

NaviPlan®
Introduction USER MANUAL



USA Version 12.2

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Chapter 1: Using this manual

The NaviPlan Premium user manual series includes all the instructions you need to use NaviPlan Premium effectively. This chapter will help you use all the manuals in this series. More manuals are available in the [Knowledge Base](http://knowledge.eisi.com) (<http://knowledge.eisi.com>).

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NaviPlan Premium user manual series

The NaviPlan Premium user manuals are organized based on the tasks you can accomplish in each level. If you are a new NaviPlan Premium user, start with the Introduction user manual.

User manual	Tasks covered
Introduction	<ul style="list-style-type: none">• Setting up user preferences.• Creating and managing client engagements.• Determining which assessment or plan level to select to enter financial information.• Using NaviPlan Premium workflow.
Calculators and Assessments	<ul style="list-style-type: none">• Using calculators to model specific aspects of your clients' finances, such as retirement savings and debt management.• Assessing your clients' current financial situation.• Entering account and annuity information.• Determining your clients' investor profile.
Level 1 and Level 2 Plans – Entering client data and goals	<ul style="list-style-type: none">• Entering financial planning assumptions.• Entering detailed net worth, cash flow, and insurance information.• Adding holdings to accounts and annuities.• Entering business entities.• Entering real estate assets.• Entering equity compensation.• Entering detailed estate planning information.• Entering advanced estate planning information.• Using the Detailed Tax method and the <i>Detailed Cash Flow</i> module.• Entering saving and redemption strategies.• Entering client goals.• Generating simple estate planning reports.• Generating client reports.

User manual	Tasks covered
<p>Level 1 and Level 2 Plans – Analyzing client goals</p>	<ul style="list-style-type: none"> • Analyzing your clients' goals using side-by-side comparisons of the <i>Current Plan</i> scenario and <i>Recommended Plan</i> scenario. • Conducting detailed cash flow and net worth analyses. • Generating Monte Carlo simulations. • Creating goal scenarios. • Creating estate planning scenarios. • Generating client reports.

Conventions

This user manual uses the following conventions.

- The names of items on the screen are italicized. For example, the *Clients* page opens.
- The names of items that you must select, click, or enter appear in bold. For example, select **Recommended**, and then click **OK**.
- To help you navigate through the application, locations are separated by en dashes (-). For example, *Enter Financial Data* section – *Net Worth* category – *Accounts* page.

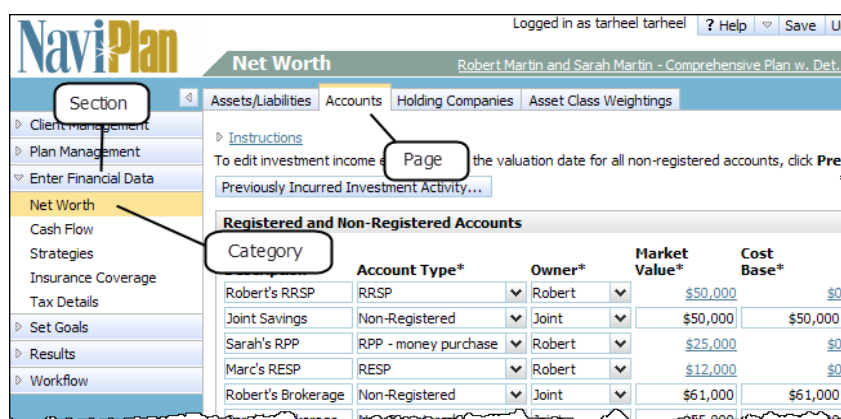


Figure 1: Enter Financial Data section – Net Worth category – Accounts page

To help you use this manual, please note the following abbreviations and graphics:


- AA – Refers to the Asset Allocation Assessment.
- FA – Refers to the Financial Assessment.
- **Level 1** – Indicates that the step or paragraph applies to Level 1 Plans only.
- **Level 2** – Indicates that the step or paragraph applies to Level 2 Plans only.
- **A. Tax** – Indicates that the step or paragraph only applies when you are using the Average Tax method.
- **D. Tax** – Indicates that the step or paragraph only applies when you are using the Detailed Tax method.

NaviPlan Premium resources

Advicent Solutions provides several resources to help you use NaviPlan Premium. In addition to telephone support, you can access resources from within NaviPlan and [Online](#). The following table shows some of the resources available and where to find them.

Advicent resource	Description and location
Help	The quickest way to get information about any command, dialog box, or item within NaviPlan Premium is to use the application Help. To access Help, click the Help button at the top of the NaviPlan Premium window. Help includes a glossary of terms.
Functional documents	Functional documents explain NaviPlan Premium functionality, underlying assumptions, and results calculations.
Knowledge Base	<p>The Knowledge Base is a database comprised of the following resources:</p> <ul style="list-style-type: none">• Support issues• Functional documents• Learning guides• Help videos• Frequently asked questions (FAQs) <p>You can access the Knowledge Base from within NaviPlan or online at http://knowledge.eisi.com/.</p>

To access resources from within NaviPlan, follow these steps:

1. Click  beside the *Help* button, and then select **Support**. The *Support* dialog box opens.
2. Click the appropriate link. The applicable page opens in your Web browser.

Phone support


You can contact us by telephone at

(888) 692-3474
(Monday–Thursday, 7:30 a.m.–6 p.m. central time)
(Friday, 7:30 a.m.–5:00p.m. central time)


Updates

Using NaviPlan's *Check for Updates* feature, you can update to the current release within the same version (for example, to update from v12.1 to v12.2). If the update is a major change (that is, it involves a change in the version number, such as an upgrade from v12.0 to v14.0), the upgrade may not be available through *Check for Updates*. You will have to install the new version.

To check for updates, follow these steps:

1. Click the **Save** button at the top of the window to save your work.
2. Click  beside the *Help* button, and then select **Updates**. The *Updates* dialog box opens.
3. Click the **Check for Updates** button. NaviPlan checks for current updates available online. After a few seconds, the *NaviPlan Update* dialog box opens.
4. Follow the instructions in the dialog box. If updates are available, NaviPlan shuts down, installs the updates, and then restarts.

The About dialog box

Clicking  beside the *Help* button and then selecting *About* opens the *About* dialog box. Using the tabs in this dialog box, you can determine what version of NaviPlan Premium you are using and which options are installed.

Chapter 2: Overview of NaviPlan Premium

This chapter provides a general overview of NaviPlan Premium Online/Offline.

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About NaviPlan Premium

NaviPlan Premium is a goals-based financial planning tool. You define your clients' goals, and NaviPlan helps you determine if they are attainable, given the clients' income, savings, and spending. NaviPlan Premium includes different levels of data entry so that you can create an assessment or plan that best meets your clients' financial situation. If needed, you can model specific aspects of your clients' finances, such as retirement savings and debt management, using NaviPlan Premium's calculators.

If your clients have diversified financial situations that require a more comprehensive analysis, you can use the Detailed Tax method along with the *Detailed Cash Flow* module. This advanced planning option also provides access to the following additional advanced modules: *Equity Compensation*, *Business Planning*, and *Advanced Estate*. This advanced planning method automatically applies the bracketed federal and provincial rates to taxable income on a year-by-year basis. It calculates an extensive number of deductions and credits.

When using NaviPlan Premium, with or without the Detailed Tax method, once all of your clients' information has been entered, you can use the tools within NaviPlan Premium, such as scenarios and reports, to analyze whether your clients will be able to achieve their goals.

Based on the information entered, NaviPlan Premium assesses each goal's attainability and suggests strategies such as additional savings. In plans, you can enter strategies within scenarios to create an optimal solution to meet your clients' goals. If you are working in an assessment and you want to create scenarios, you will need to promote the assessment to a plan.

Because of its importance to a financial plan, NaviPlan Premium calculates the clients' cash flow each year. It also provides several resources such as indicators and graphs within scenarios that monitor the clients' cash flow when implementing strategies to help you ensure that any recommendations are result in a positive cash flow.

Once the assessment or plan is complete and you are satisfied with the results, you can incorporate all your recommendations into a single, professional, document.

Easy-to-use levels

In NaviPlan Premium, you can enter your clients' financial information in four easy-to-use levels of data entry: Financial Assessments, Asset Allocation Assessments, Level 1 Plans, and Level 2 Plans.

Note: If after creating a Financial Assessment, Asset Allocation Assessment, or Level 1 Plan, you require an additional level of data entry, you do not need to re-enter the data. Instead, you can promote the assessment or plan to a higher level.

If you subscribe to a customized version of NaviPlan, the names used for the data-entry levels may vary.

Financial Assessment

- Enter a simple financial picture (high-level net worth and cash flow information).
- Enter retirement, education, and major purchase goals.
- Analyze life and disability insurance needs.
- Generate a *Financial Needs Assessment* client report.

Asset Allocation Assessment

- Enter account and annuity information (with or without holdings).
- Establish the clients' risk tolerance.
- Determine appropriate investment profiles using the *Weightings* and *Optimize* functions.
- Propose an asset allocation that is appropriate to the clients' investor profile.
- Compare the current asset mix to the suggested asset mix.
- Compare the expected rate of return and expected standard deviation for current and suggested asset mixes.
- Generate an *Asset Allocation* client report.

Level 1 Plan

Financial Assessment details, plus

- If the *Asset Allocation* module is included in the plan, you can
 - Define the investor profile and override it at the plan and goal levels.
 - Reallocate portfolio assets to match the investor profile at the plan date, and at first retirement.
- Enter financial picture information with additional details.
- Enter account information (with or without holdings).
- Conduct a side-by-side comparison of the *Current Plan* and *Recommended Plan* scenarios (you can also modify or create additional scenarios).

Note: The *Current Plan* scenario contains the clients' current financial picture. A *Recommended Plan* scenario is a What-if scenario that includes alternative strategies the clients could implement.

- Enter emergency fund goals.
- Analyze survivor income, disability income, and long-term care/critical illness goals.
- Use the *Planning Assistant*TM to simplify the planning process.
- Import external data.

- Generate the *Financial Needs Summary* and *Retirement Distribution Summary* client reports.
Note: The *Asset Allocation* client report is available only when the *Asset Allocation* module is included in the plan.
- Generate the *Financial Needs Assessment*, *Asset Allocation*, *Financial Needs Summary*, and *Retirement Distribution Summary* client reports.

Note: The *Asset Allocation* client report is available only when the *Asset Allocation* module is included in the plan.

- Generate additional reports and graphs if needed.

Level 2 Plan

Level 1 Plan details, plus

- Override weightings for the investor profile allocations, access mean variance optimization, access the asset classifier database to allocate holdings, and at the goal level, and define different allocations and investor profiles.
- Enter real estate assets.
- Enter holding companies.
- Conduct Monte Carlo simulations.
- Generate estate planning reports (when using the *Estate Planning* module).
- Generate the *Financial Needs Analysis* client report in addition to the reports available in a Level 1 plan.

Note: The *Asset Allocation* client report is available only when the *Asset Allocation* module is included in the plan.

- Enter detailed estate planning information (when using the *Advanced Estate* module).
- Conduct detailed cash flow and net worth analyses (when using the *Detailed Cash Flow* module).
- Conduct stock option and restricted stock analyses (when using the *Equity Compensation* module).
- Conduct business planning analyses (when using the *Business Planning* module).

The following table shows the available client reports for each level of data entry:

Level	Asset Allocation	Financial Needs Assessment	Financial Needs Summary	Retirement Distribution Summary	Financial Needs Analysis
Financial Assessment		x			
Asset Allocation Assessment	x				
Level 1 Plan	x	x	x	x	
Level 2 Plan	x	x	x	x	x

Recommended steps

The process below outlines some recommended steps for creating an optimal plan for your clients.

1. **Gather data**

Use the *Blank Fact Finder*, a form that you can use for collecting financial information from clients. It is available in NaviPlan Premium on the *Client Management* section – *Client List* category – *Clients* page.

If you need to include holding company financial information in your clients' plan, use the *Blank Holdco Fact Finder* to collect the information. It is also available on the *Client Management* section – *Client List* category – *Clients* page.

Collect appropriate documentation from your clients (e.g., income tax return, statements of employer-sponsored pension plans, most recent brokerage statements, personal budget, current mortgage and loan details).

2. **Create the client file**

Once all the financial data is collected, create a client file. You only need to create one client file for each client family. All future plans for that client will be saved within the same client file.

Enter demographic information for each family member.

3. **Create a Financial Assessment**

Create a Financial Assessment, which will take about five minutes, to engage clients and prospects.

Identify the clients' current financial situation.

Quickly address clients' concerns regarding retirement, education, major purchases, and insurance needs.

4. **Analyze the clients' asset allocation**

If applicable, review the clients' current asset allocation using an Asset Allocation Assessment.

Enter additional details about the clients' current accounts and individual holdings.

Determine the clients' risk tolerance and create a proposed asset allocation tailored to the clients' investor profile.

Create a proposed asset allocation tailored to the clients' investor profile.

5. Enter financial information

If needed, enter your clients' financial information in a Level 1 or Level 2 Plan. The original plan contains current information only and is used as a point of reference. Once completed, the original plan should not be altered.

Enter current net worth and cash flow information such as lifestyle assets, investment accounts, expenses, and incomes.

Enter current strategies for savings, debt modification, surplus savings/surplus expenses, and, and RRSP Maximizer strategies.

6. Verify information

Ensure that the data is accurate, as any errors can alter results. Two of NaviPlan's reports are especially useful for auditing your data: the *Synopsis* report (*Reports* menu – *Summary* – *Synopsis*) and the *Difference* report (*Reports* menu – *Summary* – *Difference*). The *Synopsis* report (*Reports* menu – *Summary* – *Synopsis Report*) is especially useful for auditing your data.

Use the *Planning Assistant* to review problems, questions, and opportunities. Its reports provide information regarding cash flow surpluses and deficits that may exist in pre-retirement, as well as information regarding TFSA and RRSP contributions, unused contribution room, and overcontributions. Its reports provide information regarding cash flow surpluses and deficits that may exist in pre-retirement, as well as information regarding unused contribution room, and overcontributions to qualified accounts.

Generate net worth and cash flow reports.

7. Define goals

Establish your clients' plan objectives. NaviPlan's predefined categories cover retirement, education, major purchase, and emergency fund goals, as well as survivor income, disability income, critical illness long-term care, and Monte Carlo analysis.

8. Analyze and solve for goals

Once all financial data and goals have been entered and verified, explore various scenarios as needed, and then implement the most effective planning strategies in the

Recommended Plan scenario. Ensure that the selected recommendations are appropriate for your clients. For example, does their cash flow support the recommendations?

9. Present options

Present possible options to your clients using the *Results* section – *Analyze Goals* category – *Scenarios* page, and then confirm the strategies you will use.

10. Finalize and present the client report

Generate predefined client reports. These reports contain a series of graphs and customized text. You can choose from several client reports.

Chapter 3: Setting user preferences

You can customize some aspects of NaviPlan Premium to suit your needs by changing application settings or setting default values using the commands on the *User Preferences* menu.

Preferences only need to be set once. You do not need to access the *User Preferences* menu each time you use NaviPlan. Any changes you make to your user preferences apply to all new client files and all new assessments and plans. Some default values can be overridden within individual assessments and plans.

In this chapter:

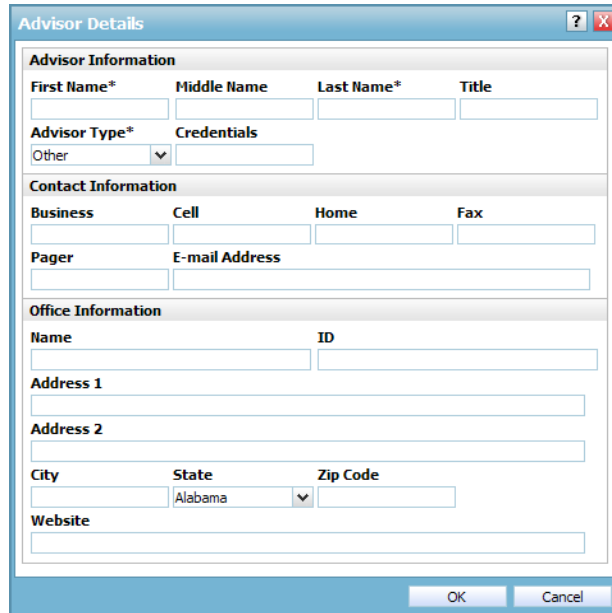
Entering advisor details	15
Setting system preferences	17
Setting plan preferences	23
Setting asset allocation defaults (with user-defined asset allocation)	30
Setting security preferences	34

Entering advisor details

In the *Advisor Details* dialog box, you can enter details about the clients' advisor(s) that will appear in client reports.

To add advisor details, follow these steps:

1. Go to the **User Preferences** menu, and then select **Advisor Details**. The *Advisor Details* dialog box opens.



Advisor Details

Advisor Information

First Name* Middle Name Last Name* Title

Advisor Type* Credentials

Other

Contact Information

Business Cell Home Fax

Pager E-mail Address

Office Information

Name ID

Address 1

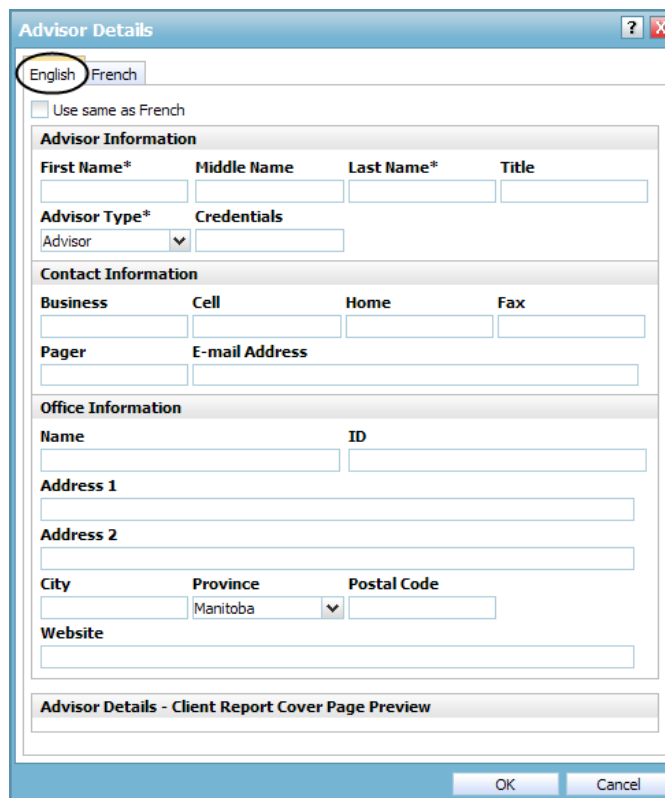
Address 2

City State Zip Code

Alabama

Website

OK Cancel



Advisor Details

English French

☐ Use same as French

Advisor Information

First Name* Middle Name Last Name* Title

Advisor Type* Credentials

Advisor

Contact Information

Business Cell Home Fax

Pager E-mail Address

Office Information

Name ID

Address 1

Address 2

City Province Postal Code

Manitoba

Website

Advisor Details - Client Report Cover Page Preview

OK Cancel

Figure 2: Advisor Details dialog box – English tab

2. Go to the **English** tab.
3. To use *Advisor Information* already entered on the *French* tab, select **Use same as French**.

NaviPlan fills the fields with the content from the French tab and the fields then become inaccessible.

OR

Enter the advisor's information. Fields marked with an asterisk (*) are mandatory.

4. Enter the advisor's information. Fields marked with an asterisk (*) are mandatory.
5. Click **OK** to save the information.

Setting system preferences

In the *User Preferences - System Settings* dialog box, you can define your system preferences.

Changing passwords

If you do not have access to NaviPlan Premium Online, this procedure does not apply to you.

Passwords expire every 30 days in NaviPlan Premium Online. When you change your password in NaviPlan Online, you can still use your old password to open NaviPlan Offline in *Disconnected* mode. However, to use NaviPlan Offline in *Connected* mode, or when you connect to the server in any way, you will need to enter the new password in NaviPlan Online.

To change your password, follow these steps:

1. Go to the **User Preferences** menu, and then select **System Settings**. The *User Preferences - System Settings* dialog box opens to the *Change Password* tab.

The screenshot shows the 'User Preferences - System Settings' dialog box with the 'Change Password' tab selected. The dialog box has a title bar with a question mark and a close button. Below the title bar are four tabs: 'Change Password', 'External Profiles', 'Templates', and 'Report Setup'. The 'Change Password' tab is active and contains the following text:

To change your password, enter your old (current) password in the *Old Password* field. Enter your new password in the *New Password* field, and then re-enter your new password in the *Confirm New Password* field. If you have entered your password correctly, you'll be able to submit it by clicking the **Change Password** button.

If you decide not to change your password, simply go to another tab or close the dialog box without clicking the *Change Password* button.

Try to include the following in order to make your password stronger. Your new password should meet the following conditions:

- At least 8 characters
- At least 2 uppercase letters
- At least 3 lowercase letters
- At least 2 numbers
- At least 1 symbol

Below the list are three input fields: 'Old Password:', 'New Password:', and 'Confirm New Password:'. Each field has a text box and an asterisk (*) indicating it is mandatory. To the right of these fields is a 'Password Strength' indicator showing '0%'.

At the bottom left of the dialog box is a 'Change Password' button. At the bottom right are 'OK' and 'Cancel' buttons.

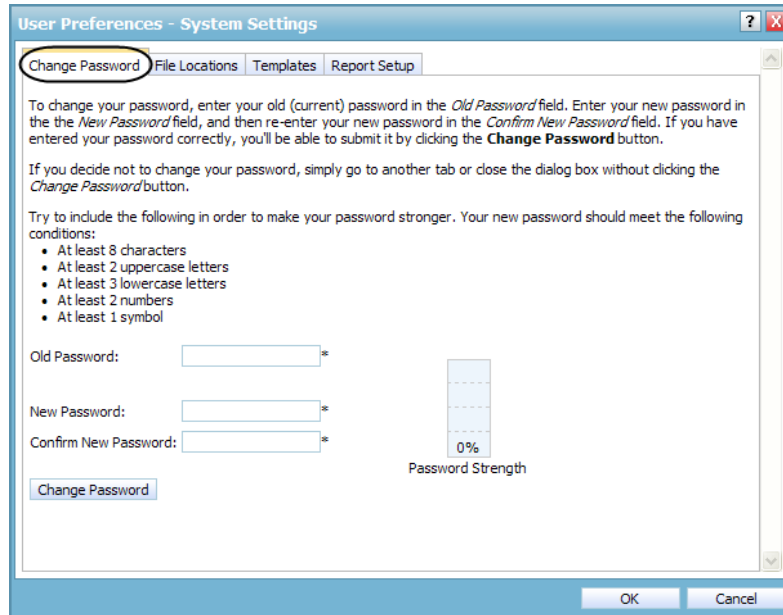


Figure 3: User Preferences - System Settings dialog box – Change Password tab

2. Enter your old (current) password.
3. Enter the new password using the following rules:
 - It must be at least eight characters long.
 - It must include two uppercase letters, three lowercase letters, two numbers, and one symbol.
 - It cannot include the word *password*.
 - Confirm the new password by entering it again.

Note: As you enter your password, the *Password Strength* graph changes. For your security, a strong password is preferable.

4. Click **Change Password**. If you entered all the information correctly, your password is changed. If your password did not change, check the error message to see if the reason is displayed. If you are unable to change your password, contact Customer Service at (888) 692-3474.

Creating external profiles

If you intend to import client or account information into NaviPlan Premium, you must first create an external profile for each source of imported information.

To create an external profile, follow these steps:

1. Go to the **User Preferences** menu, and then select **System Settings**. The *User Preferences - System Settings* dialog box opens.
2. Go to the *External Profiles* tab.

The screenshot shows the 'User Preferences - System Settings' dialog box with the 'External Profiles' tab selected. The dialog contains the following fields and sections:

- Change Password** (tab)
- External Profiles** (selected tab)
- File Locations** (tab)
- Templates** (tab)
- Report Setup** (tab)
- Instructions** (link)
- User Credentials**
 - User name:
- Integration Details**
 - Data Source:
- Profile**
 - User**
 - Partner User ID:
 - FI ID:
 - Authorization**
 - Partner Login:
 - Partner Password:
- OK** and **Cancel** buttons at the bottom right.

Figure 4: User Preferences - System Settings dialog box – External Profiles tab

Note: The *File Locations* tab only appears in offline in connected or disconnected mode.

3. From the *Data Source* list, select the source from which you will import information.

When you import client or account information, NaviPlan assumes that the information will be coming from the data source last selected on this page.

4. If you are importing from Albridge[®] Solutions, you must enter your identification information by completing the following steps:

Important: You will only be able to establish an *Albridge Solutions External Profile* if your broker/dealer has signed up for Web services with Albridge Solutions.

To find out if your broker/dealer has signed up for Web services, contact your broker/dealer.

- a. Under *User*, enter your *Partner User ID* (which is normally your Social Security number).

If you work for a bank and you are managing the investments on behalf of the bank, enter the bank's tax ID number in the *Partner User ID* field.

If you do not have the tax ID number, contact your company; Albridge Solutions and Advicent Solutions will not provide this information.

- b. Leave the *FI ID* field blank.
- c. Under *Authorization*, enter your *Partner Login* and *Partner Password*.

Note: If you are using NaviPlan Premium Online, skip the following steps.

5. Go to the **File Locations** tab.

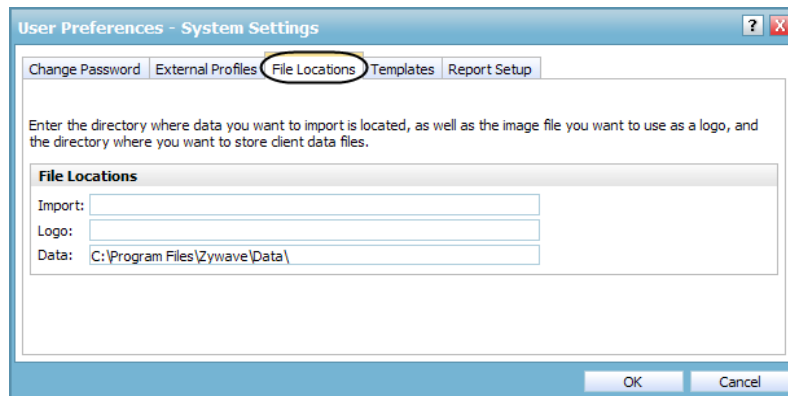


Figure 5: User Preferences - System Settings dialog box – File Locations tab (offline)

6. In the *Import* field, enter the path to the folder where you will import files.

Setting import and data storage locations

To set import and data storage locations, follow these steps:

1. Go to the **User Preferences** menu, and then select **System Settings**. The *User Preferences - System Settings* dialog box opens.
2. Go to the **File Locations** tab.

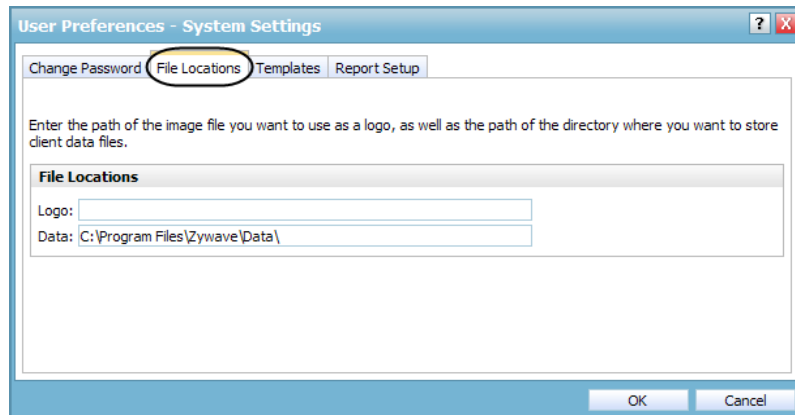
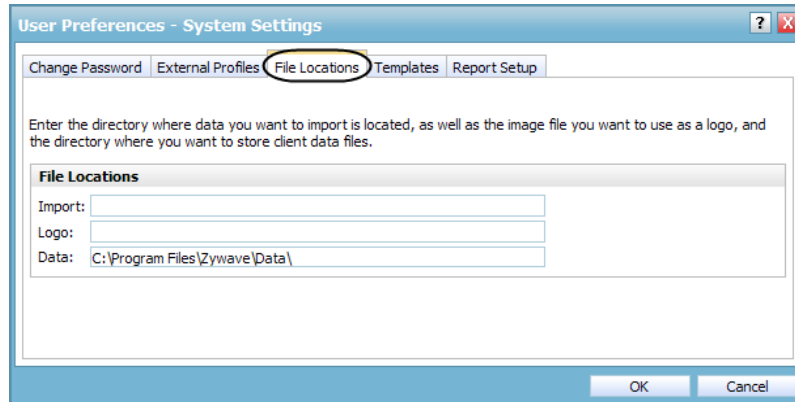


Figure 6: User Preferences - System Settings dialog box – File Locations tab

3. In the *Import* field, enter the path to the folder where you will import files.
4. In the *Logo* field, enter the location of the logo file.
5. In the *Data* field, enter the path to the folder where you store your client data files.

Note: Because NaviPlan automatically stores client files in a default location, it is important to verify the location of your client files before making changes to the *Data* field.

Deleting report templates

When generating client reports, you can select the topics or sections you want included in the reports, and then save these selections as templates.

To delete a report template that is no longer needed, follow these steps:

1. Go to the **User Preferences** menu, and then select **System Settings**. The *User Preferences - System Settings* dialog box

opens.

2. Go to the **Templates** tab.

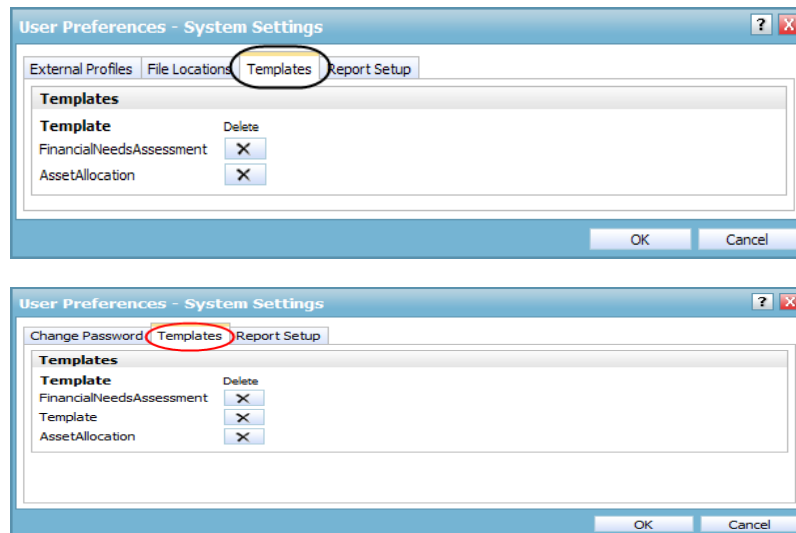


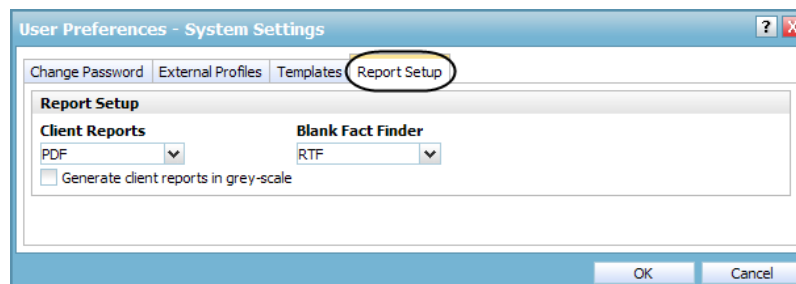
Figure 7: User Preferences - System Settings dialog box – Templates tab

3. Click the **Delete** button next to the report template you want to remove. A confirmation message appears.
4. Click **OK** to delete the template.

Choosing report formats

You can choose to create reports in either portable document format (PDF) or rich text format (RTF). To select report output formats, follow these steps:

1. Go to the **User Preferences** menu, and then select **System Settings**. The *User Preferences - System Settings* dialog box opens.
2. Go to the **Report Setup** tab.



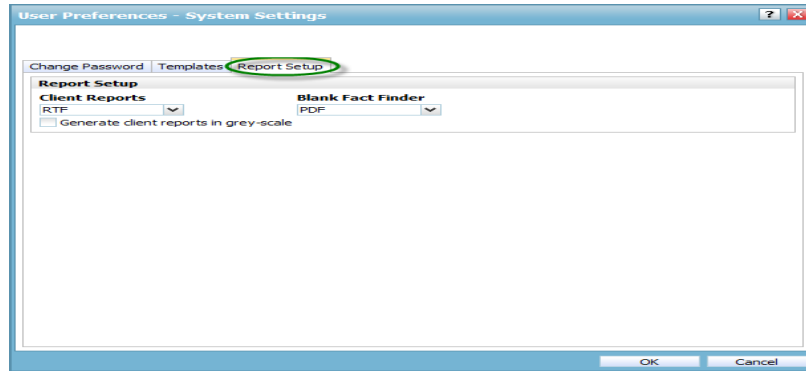


Figure 8: User Preferences - System Settings dialog box – Report Setup tab

3. For each of the listed report types, select an output format.

Note: You can select the **Generate client reports in grey-scale** check box to create and print reports in black and white. If you have NaviPlan Premium with Ibbotson asset allocation, the settings provided from Ibbotson Associates are used automatically and cannot be edited.

Setting plan preferences

In NaviPlan Premium, you can set up default preferences that apply to all new clients and plans in the *User Preferences - Plan Settings* dialog box. You can modify preferences for individual plans in the *Plan Management* section – *Assumptions* category.

Entering general preferences

To set defaults for the inflation rate, income tax calculations, and annual account fees, follow these steps:

1. Go to the **User Preferences** menu, and then select **Plan Settings**. The *User Preferences - Plan Settings* dialog box opens.
2. Go to the **General** tab.

User Preferences - Plan Settings

General | Milestones | Social Security | Current Portfolio Setting | Cash Flow | Education | Insurance

Specify Inflation Rate
Enter the rate of inflation you wish to use when creating new plans

Income Tax Option
Select the income tax method you wish to use when creating new plans
☒ Average Tax
 Specify the default state tax rate you wish to use
☐ Detailed Tax

Annual Account Fees
Select the account fee default(s) you wish to use when creating new plans.
 Specify the default annual account fee you wish to use
 Select the account fee frequency
☒ Fees are tax deductible. [1]

[1] Not applicable to plans using the Average Tax income tax option.

OK Cancel

User Preferences - Plan Settings

General | Milestones | Current Portfolio Setting | Cash Flow | Education | Insurance

Specify Inflation Rate
Enter the rate of inflation you wish to use when creating new plans

Income Tax Option
Select the income tax method you wish to use when creating new plans
☒ Average Tax
☐ Detailed Tax

Annual Account Fees
Select the account fee default(s) you wish to use when creating new plans.
 Specify the default annual account fee you wish to use
 Select the account fee frequency
☒ Fees are tax deductible. [1]

[1] Not applicable to plans using the Average Tax income tax option.

OK Cancel

Figure 9: User Preferences - Plan Settings dialog box – General tab

3. Under *Specify Inflation Rate*, enter the default inflation rate to use with new plans.
4. Under *Income Tax Option*, select the income tax method you want to use. If you select *Average Tax*, specify the default state tax rate.

Note: Based on your permissions and additional features, the *Income Tax Option* section may not appear, or the options available may differ.

5. Under *Annual Account Fees*, specify the default annual account fee percentage and select the account fee frequency. If fees are tax deductible, select the **Fees are tax deductible** check box.

Entering client milestones

To enter the default retirement ages and life expectancies for new plans, follow these steps:

1. Go to the **User Preferences** menu, and then select **Plan Settings**. The *User Preferences - Plan Settings* dialog box opens.
2. Go to the **Milestones** tab.

The figure consists of two screenshots of the 'User Preferences - Plan Settings' dialog box, specifically the 'Milestones' tab. The dialog box has a title bar with a question mark and a close button. Below the title bar are several tabs: 'General', 'Milestones', 'Social Security', 'Current Portfolio Setting', 'Cash Flow', 'Education', and 'Insurance'. The 'Milestones' tab is selected and highlighted. Below the tabs, a text box states: 'The following settings will be used as defaults when creating new plans.' Below this text are two sections: 'Retirement Age' and 'Life Expectancy'. Each section contains two input fields: 'Retirement Age for Client' and 'Retirement Age for Co-client' for the first section, and 'Life Expectancy for Client' and 'Life Expectancy for Co-client' for the second section. In the first screenshot, the values are 65, 65, 90, and 90 respectively. In the second screenshot, the 'Retirement Age for Client' value has been changed to 50, while the other values remain the same. At the bottom right of the dialog box are 'OK' and 'Cancel' buttons.

Figure 10: User Preferences - Plan Settings dialog box – Milestones tab

3. Enter the expected retirement age and estimated life expectancy for your clients and co-clients.

Entering Social Security assumptions

To enter Social Security assumptions for NaviPlan Premium, follow these steps:

1. Go to the **User Preferences** menu, and then select **Plan Settings**. The *User Preferences - Plan Settings* dialog box opens.
2. Go to the **Social Security** tab.

User Preferences - Plan Settings

General | Milestones | **Social Security** | Current Portfolio Setting | Cash Flow | Education | Insurance

The following settings are only applicable in certain plan levels. Review the client plan to ensure appropriate percentages are used.

Retirement Benefit

% of Calculated Benefit Based on Current Earnings: 100.00%

Benefits Indexed

Infl +/- Add'l	=	Total
<input checked="" type="checkbox"/> + 0.00%	=	3.00%

Survivor Benefit

Benefits to spouse and eligible dependents

% of Calculated Benefit Based on Current Earnings: 100.00%

Benefits to spouse at Retirement

% of Calculated Benefit Based on Current Earnings: 100.00%

Benefits Indexed

Infl +/- Add'l	=	Total
<input checked="" type="checkbox"/> + 0.00%	=	3.00%

Disability Benefit

% of Calculated Benefit Based on Current Earnings: 100.00%

Benefits Indexed

Infl +/- Add'l	=	Total
<input checked="" type="checkbox"/> + 0.00%	=	3.00%

OK Cancel

Figure 11: User Preferences - Plan Settings dialog box – Social Security tab

- For each Social Security benefit type, enter the percentage of calculated benefit that you want NaviPlan to use for cash flow calculations for all new clients and plans. By default, NaviPlan applies 100% of the calculated Social Security benefit during retirement, survivorship, and disability.

Setting portfolio balancing preferences

In NaviPlan Premium, you can specify how your clients' assets are to be rebalanced by selecting one of two methods: *Current - Rebalanced* or *Current - Not Rebalanced*.

- When *Current - Rebalanced* is selected, NaviPlan assumes the accounts are regularly rebalanced to maintain their asset allocation and applies the weighted average rate of return to accounts that are linked to goals.
- When *Current - Not Rebalanced* is selected, NaviPlan assumes the portfolio is never rebalanced and each account earns its separate rate of return for accounts that are linked to goals.

To determine whether all new plans will rebalance existing portfolios, follow these steps:

- Go to the **User Preferences** menu, and then select **Plan Settings**. The *User Preferences - Plan Settings* dialog box opens.
- Go to the **Current Portfolio Setting** tab.

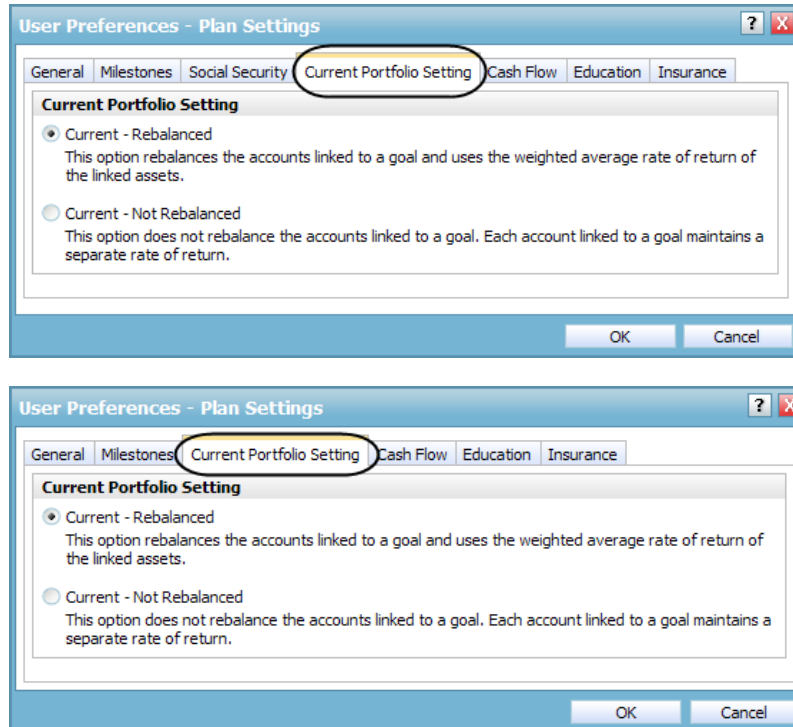


Figure 12: User Preferences - Plan Settings dialog box – Current Portfolio Setting tab

3. Under *Current Portfolio Setting*, select one of the following:
 - *Current - Rebalanced* – Assets in the plan are rebalanced as per the suggested asset mix.
 - *Current - Not Rebalanced* – Assets in the plan are not rebalanced.

Note: You can also override the current portfolio setting in Level 1 and Level 2 plans by changing the selection on the *Plan Management* section – *Assumptions* category – *Current Portfolio Setting* page.

Entering retirement cash flow assumptions

To enter retirement cash flow assumptions in NaviPlan Premium, follow these steps:

1. Go to the **User Preferences** menu, and then select **Plan Settings**. The *User Preferences - Plan Settings* dialog box opens.
2. Go to the **Cash Flow** tab.

User Preferences - Plan Settings

General | Milestones | Social Security | Current Portfolio Setting | **Cash Flow** | Education | Insurance

Specify Defined Benefit Pension Inflation Rate

Infl +/- Add'l

Index Pension Benefits By **3** ☒ + 0.00%

3 Only applicable to Estimate Benefit-type defined benefit pensions, in Level 1 and Level 2 Plans.

Pre-Retirement Expenses

Select a default end date for pre-retirement expenses **4**

☒ Retirement
☐ Death

4 Not applicable to pre-retirement expenses in Financial Assessment, where all pre-retirement expenses end at retirement.

OK Cancel

User Preferences - Plan Settings

General | Milestones | Current Portfolio Setting | **Cash Flow** | Education | Insurance

Specify Defined Benefit Pension Inflation Rate

Infl +/- Add'l

Index Pension Benefits By **2** ☐ + 0.00%

2 Only applicable to Estimate Benefit-type defined benefit pensions, in Level 1 and Level 2 Plans.

Pre-Retirement Expenses

Select a default end date for pre-retirement expenses **3**

☒ Retirement
☐ Death

3 Not applicable to pre-retirement expenses in Financial Assessment, where all pre-retirement expenses end at retirement.

OK Cancel

Figure 13: User Preferences - Plan Settings dialog box – Cash Flow tab

- Under *Specify Defined Benefit Pension Inflation Rate*, enter the index rate for pension benefits.
- Under *Pre-Retirement Expenses*, select the end date for pre-retirement expenses.

Note: For a joint analysis, when *Retirement* is selected, pre-retirement expenses end when the first client retires. When *Death* is selected, pre-retirement expenses end when the last client dies.

Entering education assumptions

To set the default education inflation rate in NaviPlan Premium, follow these steps:

- Go to the **User Preferences** menu, and then select **Plan Settings**. The *User Preferences - Plan Settings* dialog box opens.

2. Go to the **Education** tab.

The figure shows two screenshots of the 'User Preferences - Plan Settings' dialog box, specifically the Education tab. The first screenshot shows the 'Specify Education Inflation Rate' section with 'Index Education Costs By' checked and '2.00%' entered. The second screenshot is identical but with the 'Education' tab highlighted in the top navigation bar.

Figure 14: User Preferences - Plan Settings dialog box – Education tab

3. Under *Specify Education Inflation Rate*, enter the index rate for education costs.

Entering insurance assumptions

To enter the default insurance assumptions in NaviPlan Premium, follow these steps:

1. Go to the **User Preferences** menu, and then select **Plan Settings**. The *User Preferences - Plan Settings* dialog box opens.
2. Go to the **Insurance** tab.

The figure shows the 'User Preferences - Plan Settings' dialog box, Insurance tab. The 'Analysis Method' section shows 'Goal and Expense Analysis' selected. The 'Long-Term Care' section has input fields for 'If Client Enters LTC' and 'If Co-Client Enters LTC', both set to '\$0'.

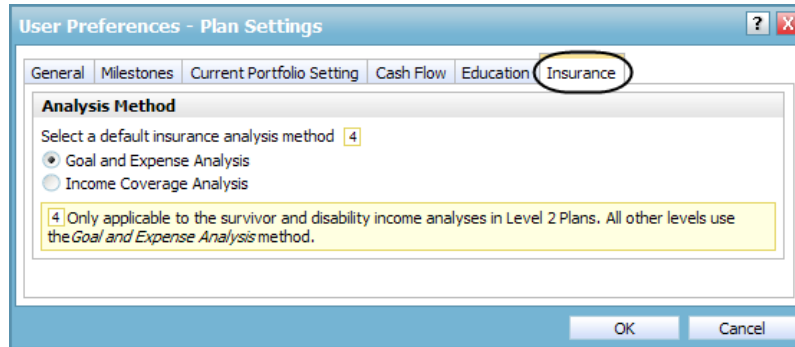


Figure 15: User Preferences - Plan Settings dialog box – Insurance tab

- Under *Analysis Method*, select one of the following insurance analysis methods:

Analysis method	Definition
Goal and Expense Analysis	The amount of life insurance is intended to preserve the family's economic security and net worth if the client or co-client dies. This method is integrated with the rest of the plan, and the required insurance is calculated using goals and expenses at the plan level, as well as additional expenses entered for the life insurance scenario.
Income Coverage Analysis	The amount of life insurance is intended to replace any lost income as a result of the insured's death.

- Under *Long-Term Care*, enter the default daily expense amount for the client and co-client.

Setting asset allocation defaults (with user-defined asset allocation)

In NaviPlan Premium, with user-defined asset allocation, you can enter default asset classes, correlations, investor profiles, and portfolios. These defaults apply to all future client files and plans that will be created in NaviPlan.

Note: If you have NaviPlan Premium with Ibbotson asset allocation, the settings provided from Ibbotson Associates are used automatically and cannot be edited.

Setting default asset classes

To set default asset classes, follow these steps:

1. Go to the **User Preferences** menu, and then select **Asset Allocation Settings**. The *Asset Allocation Settings* dialog box opens.
2. Go to the **Asset Classes** tab.

The top screenshot shows the 'Asset Allocation Settings' dialog box with the 'Asset Classes' tab selected. The table lists the following asset classes:

Description*	Interest*	Dividends*	Capital Gains*	Deferred Growth*	Tax Free*	Total	Standard Deviation*	Delete
Large Cap Equity	0.000%	2.400%	3.010%	5.250%	0.000%	10.660%	19.610%	X
Small Cap Equity	0.000%	1.470%	5.060%	7.840%	0.000%	14.370%	28.900%	X
International Equity	0.000%	1.580%	4.300%	5.100%	0.000%	10.980%	24.650%	X
Aggregate Bonds	4.910%	0.000%	0.000%	0.000%	0.000%	4.910%	7.110%	X
Cash	3.130%	0.000%	0.000%	0.000%	0.000%	3.130%	3.010%	X

The bottom screenshot shows the same dialog box with a larger table listing 14 asset classes:

Description*	Interest	Dividends	Capital Gains	Deferred Growth	Total	Standard Deviation	Delete
Large Cap Equity Growth	0.000%	1.290%	9.050%	0.120%	10.460%	0.000%	X
Large Cap Value Equity	2.480%	5.600%	4.170%	0.000%	12.250%	0.000%	X
Mid Cap Equity	0.000%	1.460%	11.090%	0.000%	12.550%	0.000%	X
Small Cap Equity	0.000%	1.180%	11.770%	2.110%	15.060%	0.000%	X
International Equity	0.000%	3.010%	4.930%	2.970%	10.910%	0.000%	X
Emerging Markets Equity	0.000%	2.900%	8.600%	2.760%	14.260%	0.000%	X
Long Term Bonds	4.500%	2.900%	8.600%	2.760%	18.760%	0.000%	X
Intermediate Term Bonds	4.010%	0.000%	0.000%	0.000%	4.010%	0.000%	X
Short Term Bonds	3.310%	0.000%	0.000%	0.000%	3.310%	0.000%	X
High Yield Bonds	6.650%	0.000%	0.000%	0.000%	6.650%	0.000%	X
International Bonds	4.210%	0.000%	0.000%	0.000%	4.210%	0.000%	X
Cash	2.820%	0.000%	0.000%	0.000%	2.820%	0.000%	X

Figure 16: Asset Allocation Settings dialog box – Asset Classes tab

3. Under *Asset Classes*, enter the asset classes you want to use in NaviPlan Premium. For each asset class, enter a unique description such as *Cash* or *Bonds*, and then define the return rates and standard deviation values that apply.

To change existing asset classes, click the asset class you want to change, and then enter the revised description or return rate information.

To delete an asset class, click the appropriate **Delete** button.

Setting default correlation values

Correlation measures how much you can expect your clients' investments to change in price, relative to each other. Correlation works in the following manner:

Correlation value	Indicates that historically...
1.00	The two asset classes move in exactly the same direction.
-1.00	The two asset classes move in exactly the opposite direction.
0.00	The two asset classes have no relationship. (Typically, non-correlated asset classes are used in a portfolio to reduce risk.)

To set up default correlation values, follow these steps:

1. Once you have entered all the asset classes you want to use, go to the **Correlations** tab.

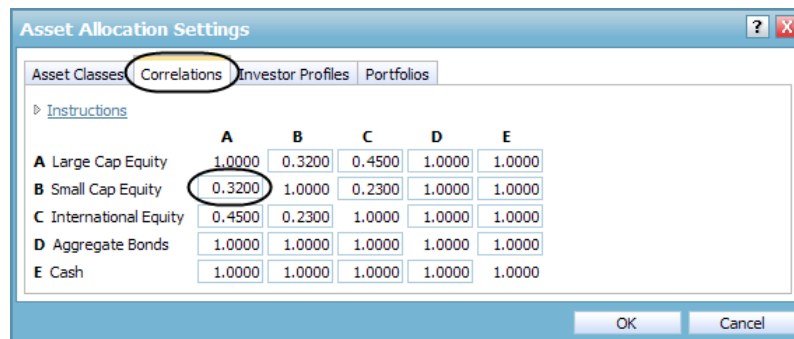


Figure 17: Asset Allocation Settings dialog box – Correlations tab

2. To change correlations, enter the new correlation value at the intersection of a row and a column for two asset classes. For example in Figure 17, to change the correlation between *Small Cap Equity* and *Large Cap Equity*, locate the field where row B intersects column A, and then enter a correlation value.

Setting default investor profiles

To set default investor profiles, follow these steps:

1. Go to the **Investor Profiles** tab.

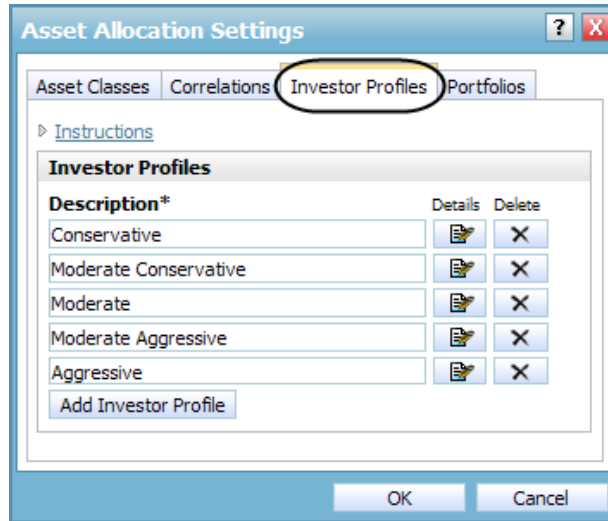


Figure 18: Asset Allocation Settings dialog box – Investor Profiles tab

2. To add a new investor profile, click the **Add Investor Profile** button. A new data-entry row appears.
3. Under *Description*, enter a name, such as *Conservative*, and then click the associated **Details** button. The *Investor Profile Details* dialog box opens.

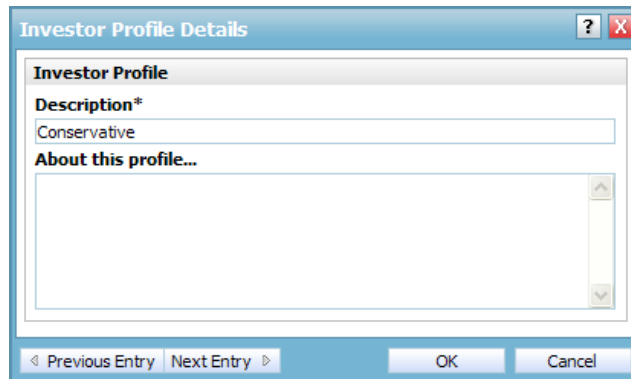


Figure 19: Investor Profile Details dialog box

Investor profiles should be added from lowest to highest risk tolerance. For example, a conservative investor profile should be entered before an aggressive investor profile.

4. Enter the details of the new profile, and then click **OK**. The *Investor Profile Details* dialog box closes.

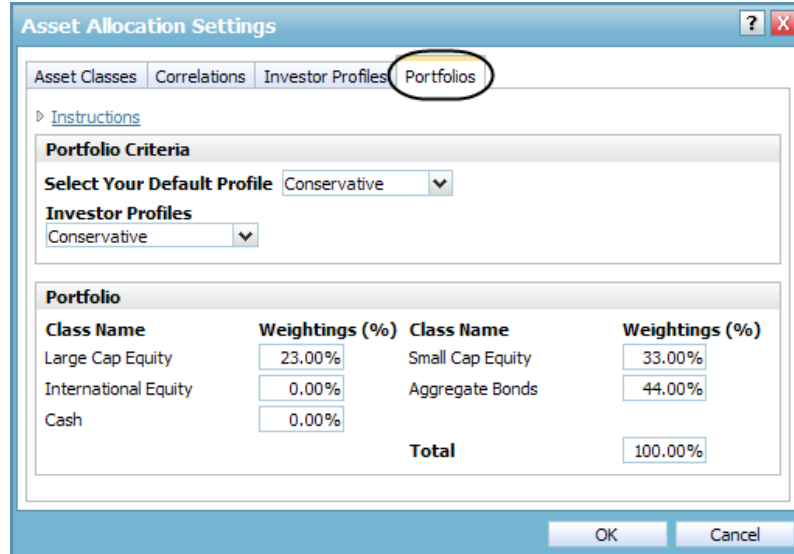
To edit the existing investor profiles, click the **Details** button for the investor profile you want to change, and then make your changes.

To delete an investor profile, click the appropriate **Delete** button.

Setting default portfolios

To set default portfolios, follow these steps:

1. Go to the **Portfolios** tab.



The screenshot shows the 'Asset Allocation Settings' dialog box with the 'Portfolios' tab selected. The 'Portfolio Criteria' section has 'Conservative' selected for both 'Select Your Default Profile' and 'Investor Profiles'. The 'Portfolio' section contains a table with the following data:

Class Name	Weightings (%)	Class Name	Weightings (%)
Large Cap Equity	23.00%	Small Cap Equity	33.00%
International Equity	0.00%	Aggregate Bonds	44.00%
Cash	0.00%		
		Total	100.00%

Figure 20: Asset Allocation Settings dialog box – Portfolios tab

2. Under *Portfolio Criteria*, select a default profile. The portfolio associated with the default profile will be used as the suggested asset mix for all clients and plans, unless either the profile or portfolio is overridden within individual plans.
3. Enter a portfolio (a suggested asset mix) for each investor profile by selecting a profile from the *Investor Profiles* list, and then under *Portfolio*, enter the appropriate percentages for each asset class within the portfolio. The weightings must equal 100%.

Setting security preferences

Every copy of NaviPlan Premium Offline requires a unique authorization key to unlock access to application features, except for the trial version of the software, which expires 30 days from the installation date. By default, NaviPlan Offline is configured to work on one computer at a time. However, you can transfer your authorization to other computers as needed.

Note: Do not change the installation location of the software after you have authorized it. This will invalidate your authorization key, and the software will no longer function.

Authorizing NaviPlan Premium

You can authorize NaviPlan Premium for use on your computer, and then if needed transfer the existing authorization to another computer. Usually the authorization process only needs to be performed once. However, if you are running a trial copy of NaviPlan Offline, you may have to reauthorize it after the trial period has ended and you decide to purchase a software subscription.

To authorize your copy of NaviPlan Premium Offline, follow these steps:

1. Go to the **User Preferences** menu, and then select **Security Settings**. The *Security Settings* dialog box opens.
2. Go to the **Authorization** tab. The fields on the *Authorization* tab may vary depending on your authorization status.

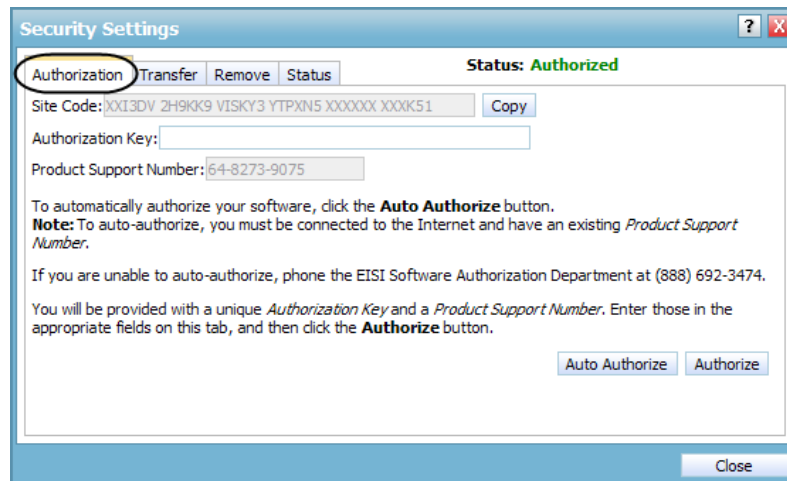


Figure 21: Security Settings dialog box – Authorization tab

3. There are several different ways to authorize NaviPlan Premium. Do one of the following:

To...	Do this...
Authorize NaviPlan Premium automatically over the Internet	<p>Click Auto Authorize. NaviPlan sends your site code and product support number to Zywave's authorization server. Upon verification, NaviPlan automatically authorizes the software.</p> <p>Note: To authorize the software, you must have a valid product support number. If there is a problem auto-authorizing your software, you can either try again later, manually authorize the software, or contact the partner support.</p>

To...	Do this...
Acquire an authorization key	Call Advicent Solutions and be prepared to provide your site code number. You will be provided with a unique authorization key.
Authorize NaviPlan Premium manually	<p>Follow these steps:</p> <ol style="list-style-type: none"> 1. Acquire an authorization key and a product support number (PSN). Note: When you purchase a subscription to NaviPlan, a PSN is sent to your e-mail account. 2. On the <i>Authorization</i> tab, enter the authorization key and PSN. 3. Click Authorize. A message appears stating that the current version of NaviPlan is now authorized to run in its present location.

Transferring your authorization between computers

Any version of NaviPlan Premium that you have installed on a computer can be run only when a valid authorization key has been assigned to it. However, you may wish to use more than one copy of the software with only one authorization key (for example, you have a computer at work and at home, but do not require two licenses).

The authorization key must be transferred before NaviPlan is uninstalled from the computer. If the authorization key is not transferred before the software is uninstalled, the key becomes invalid and unusable. The authorization key may need to be transferred in the following instances:

- The hard drive is reformatted.
- The hard drive or computer is replaced.
- NaviPlan Premium is installed but not authorized to run on another computer.

Both computers must have NaviPlan installed. You can use a USB drive or disk to perform the transfers. The USB drive or disk must be prepared accordingly.

Note: When transferring the authorization key for the first time, you must prepare the transfer on the computer that is not authorized.

The following procedures describe how to transfer an authorization from a work computer to a home computer and back:

- "Configuring your USB drive" on page 37
- "Preparing your home computer" on page 38
- "Transferring authorization from your work computer" on page 38
- "Transferring authorization to your home computer" on page 40
- "Transferring authorization back to your work computer" on page 40

Configuring your USB drive

To use a USB drive to transfer your authorization, you must complete the following procedure for both your home and work computers.

Note: The steps to configure your USB drive may vary, depending on your operating system.

To configure your USB drive, follow these steps:

1. Connect the USB drive to your computer's USB port.
2. On your computer, go to **Start – Control Panel – Administrative Tools – Computer Management**. The *Computer Management* dialog box opens.

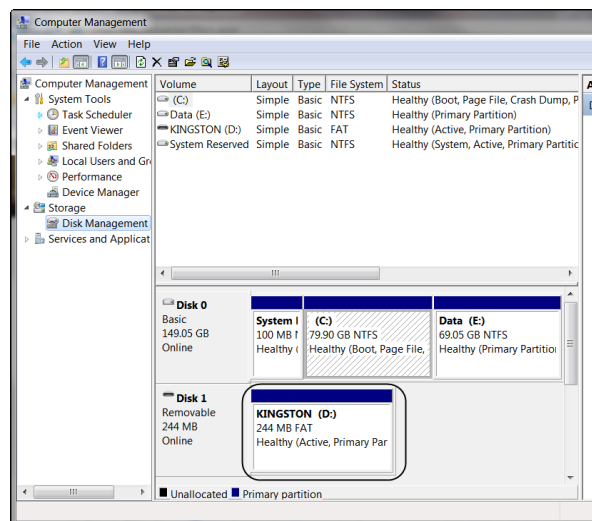


Figure 22: Computer Management dialog box

3. On the left side of the dialog box under *Storage*, double-click **Disk Management**.

4. Right-click the drive letter for the USB drive (for example, *Disk 1 Removable*), and then select **Change Drive Letter and Paths**.
5. Click **Change**.
6. Change the drive letter to **B**, and then click **OK**.

Preparing your home computer

To prepare your home computer to receive an authorization transfer, follow these steps:

1. Connect the USB drive to your computer's USB port, or insert your disk into your disk drive.
2. Run the version of NaviPlan Premium you have installed at home. A dialog box opens indicating that NaviPlan is currently unauthorized. Click **OK**.
3. Another dialog box opens asking if you want to authorize NaviPlan Premium. Click **Yes**. The *Security Settings* dialog box opens.
4. Go to the **Transfer** tab.
5. From the *This computer* list, select **Home**.
6. From the *Other computer* list, select **Work**.
7. From the *Use Drive* list, select the USB drive or the drive letter for your disk.
8. Click **Prepare to Receive a Transfer In**. This prepares the USB drive or disk to receive the transferred authorization key from the version of NaviPlan that you have installed at work.
9. Once the USB drive or disk is prepared, a message appears stating the preparation has been successful.
10. Exit NaviPlan Premium, and then remove the USB drive or disk from your home computer.
11. Take the USB drive or disk with you to the location of your work computer, where you will transfer the authorization from your work computer to the USB drive or disk. see "Transferring authorization from your work computer" on page 38 .

Transferring authorization from your work computer

Your home computer must be prepared before you can transfer your authorization from your work computer to your home computer. For more information, see "Preparing your home computer" on page 38.

To transfer authorization from your work computer to your disk or USB drive, follow these steps:

1. Connect the USB drive to your work computer's USB port or insert your disk into your disk drive.
2. Run the authorized version of NaviPlan Premium you have installed at work. Go to the **User Preferences** menu, and then select **Security Settings**. The *Security Settings* dialog box opens.
3. Go to the **Transfer** tab, and then ensure that *This computer* is set to **Work** and the *Other computer* is set to **Home**.

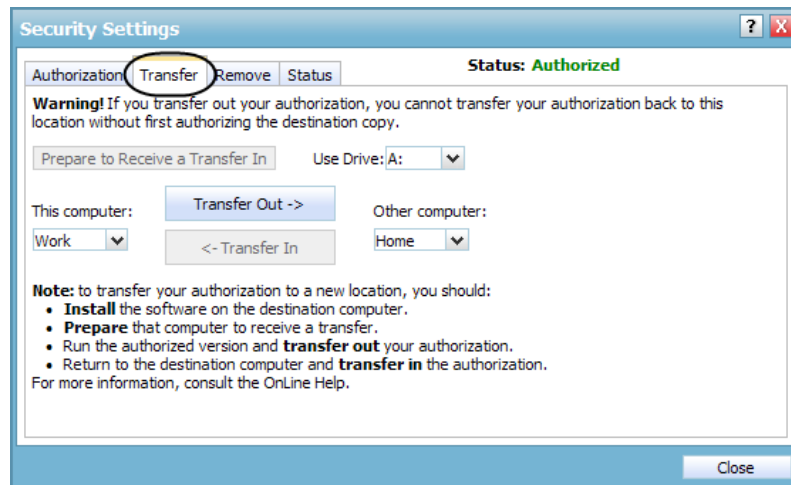


Figure 23: Security Settings dialog box – Transfer tab

4. From the *Use Drive* list, select the drive letter for your USB drive or disk.
5. Click **Transfer Out** to transfer the authorization key to the USB drive or disk. A message appears confirming that the transfer was successful and states that NaviPlan Premium is no longer operational. (You will need to transfer the key back to this computer if you want to run the software again.)
6. Click **OK** to close the message. Another message appears asking you whether you want to prepare the USB drive or disk to receive a transfer when you leave work.
7. Click **Yes**. Whenever you transfer authorization to a storage device, you must remember to prepare that device to accept the authorization if you plan on transferring the authorization back to this computer.
8. Exit NaviPlan Premium, and then remove the USB drive or disk from the computer.

9. Take the USB drive or disk with you to the location of your home computer, where you will transfer the authorization from your USB drive or disk to your home computer. For more information, see "Transferring authorization to your home computer" on page 40.

Transferring authorization to your home computer

To transfer authorization from your USB drive or disk to your home computer, follow these steps:

1. Connect the USB drive to your home computer's USB port or insert your disk into your disk drive.
2. Run the version of NaviPlan Premium you have installed at home. A dialog box opens indicating that NaviPlan Premium is currently unauthorized. Click **OK**.
3. Another dialog box opens asking if you want to authorize NaviPlan Premium. Click **Yes**. The *Security Settings* dialog box opens.
4. Go to the **Transfer** tab, and then ensure that *This computer* is set to **Home** and the *Other computer* is set to **Work**.
5. From the *Use Drive* list, select your USB drive or the drive letter for your disk.
6. Click **Transfer In** to transfer the authorization key from the USB drive or disk to the version of NaviPlan you have installed. A message appears confirming that the key transfer was successful, and states that NaviPlan Premium is now operational.
7. Click **OK** to close the message, and then click **Close**. On your home computer, you can begin working in NaviPlan.

Transferring authorization back to your work computer

To transfer your authorization from your home computer back to your work computer, follow these steps:

1. Connect the USB drive to your home computer's USB port or insert your disk into your disk drive.
2. Run the version of NaviPlan Premium you have installed at home. Go to the **User Preferences** menu, and then select **Security Settings**. The *Security Settings* dialog box opens.
3. Go to the **Transfer** tab, and then ensure that *This computer* is set to **Home** and *Other computer* is set to **Work**.

4. From the *Use Drive* list, select the USB drive or the drive letter for your disk.

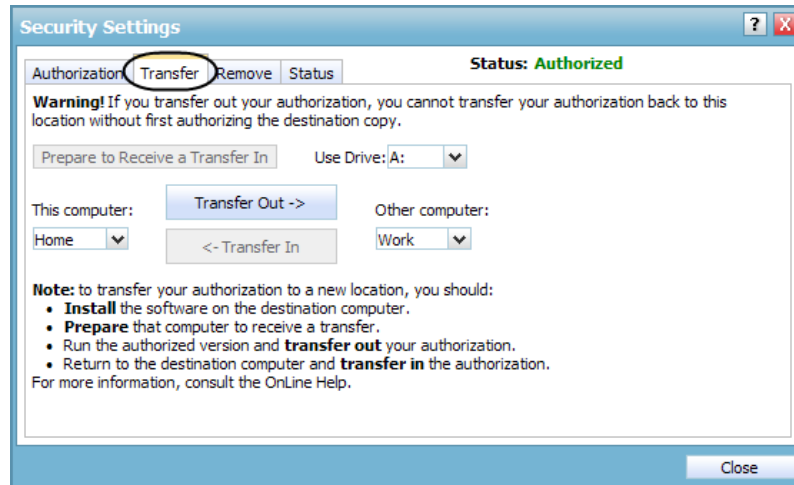


Figure 24: Security Settings dialog box – Transfer tab

5. Click **Transfer Out** to transfer the authorization key to the USB drive or disk. A message appears confirming that the transfer was successful and states that NaviPlan is no longer operational. (You will need to transfer this authorization back to your home computer if you want to run the software again at home.)
6. Click **OK** to close the message. Another message appears asking you whether you want to prepare the USB drive or disk to receive a transfer when you leave home.
7. Click **Yes**. (Whenever you transfer an authorization key to a storage device, you must remember to prepare that device to accept the authorization if you plan on transferring the key back to this computer.)
8. Exit NaviPlan, and then remove the USB drive or disk from your computer.
9. Take your USB or disk with you to the location of your work computer.
10. On your work computer, connect the USB drive to your work computer's USB port or insert the disk into your disk drive.
11. Run the version of NaviPlan you have installed at work. A dialog box opens indicating that NaviPlan Premium is currently unauthorized.
12. Click **OK**. Another dialog box opens asking if you want to authorize NaviPlan Premium.

13. Click **Yes** to return to the *Security Settings* dialog box, and then go to the **Transfer** tab.
14. From the *Use Drive* list, select the drive letter for the USB drive or disk.
15. Click **Transfer In**. NaviPlan transfers the authorization from the USB drive or disk to the version of NaviPlan you have installed. A message appears confirming that the transfer was successful and states that NaviPlan Premium is now operational.
16. Click **OK** to close the message, and then click **Close**. You can now continue working in NaviPlan at work.

Removing your authorization

If you want to discontinue using NaviPlan Premium on your computer, you can remove your authorization key from NaviPlan. This will render NaviPlan unusable until you acquire a new authorization key.

To remove your NaviPlan Premium authorization, follow these steps:

1. Go to the **User Preferences** menu, and then select **Security Settings**. The *Security Settings* dialog box opens.
2. Go to the **Remove** tab.

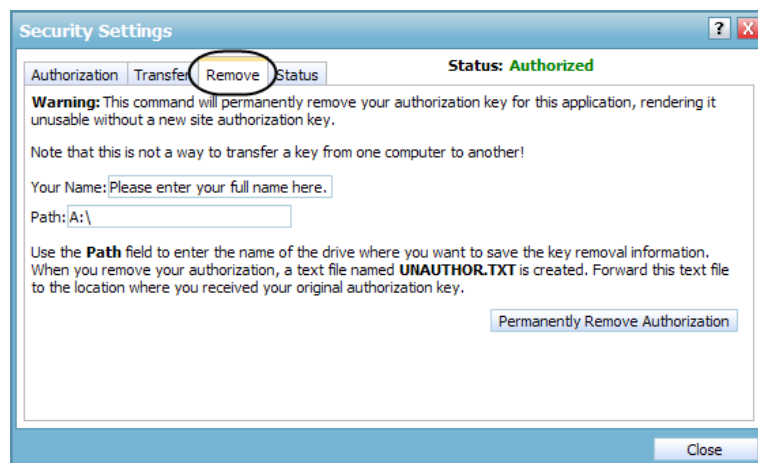


Figure 25: Security Settings dialog box – Remove tab

3. In the *Your Name* field, enter your full name.
4. In the *Path* field, enter the name of the drive where you want to save the key-removal information.
5. Click **Permanently Remove Authorization**. A text file named *UNAUTHOR.TXT* is created and is placed on the drive selected

in the *Path* field. The changes will take effect when you restart NaviPlan Premium.

Viewing the status of your authorization

To view the status of your authorization, follow these steps:

1. Go to the **User Preferences** menu, and then select **Security Settings**. The *Security Settings* dialog box opens.
2. Go to the **Status** tab. The status of your authorization and the features included with your NaviPlan Premium subscription appear.

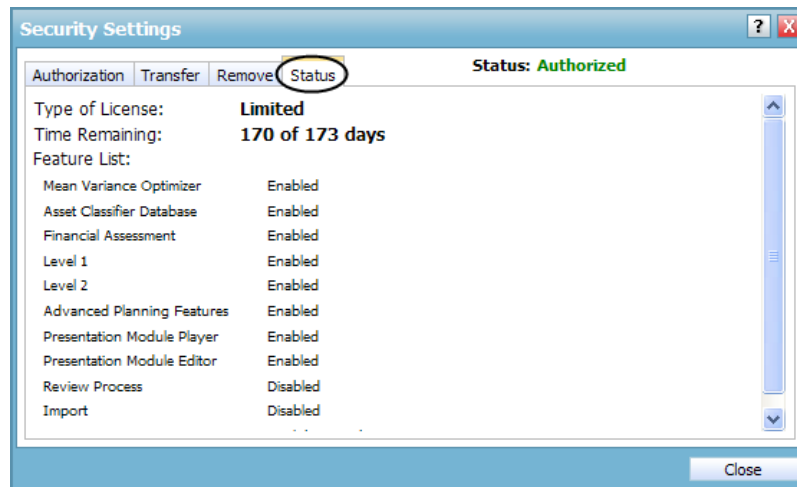


Figure 26: Security Settings dialog box – Status tab

Chapter 4: Managing client files

In NaviPlan Premium, all information is stored within client files. You should create one client file for each client or client family. Before creating a client file, you can use a *Blank Fact Finder* to collect your clients' financial information.

Each client file you create is automatically assigned to you. Only you, and people with administrative access to your files, can work with your client files. However, in NaviPlan Premium Online you can choose to give someone else access to your client files. You can also revoke that access at a later time.

In this chapter:

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About client files, engagements, and plans

Before you begin to enter client data, you should understand how client files, engagements, and plans relate to each other. Understanding this relationship will be helpful when creating, organizing, and deleting client information.

Client files, engagements, and plans are nested within each other. That is, a client file contains engagements; engagements contain plans, assessments, and calculators.

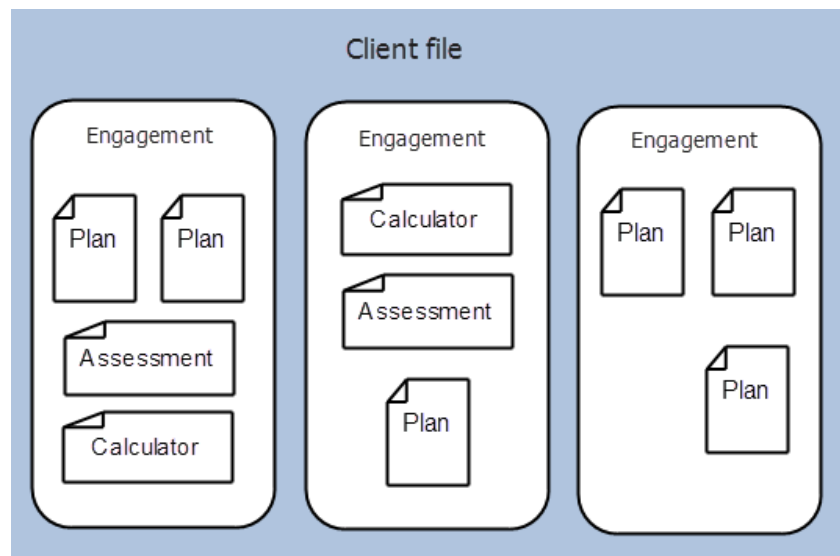


Figure 27: Client file, engagement, and plan relationship

Here are a few things to keep in mind when working with client files, engagements, and plans.

- When you create a client file, NaviPlan Premium automatically creates an engagement, as well as a plan, assessment, or calculator.
- When you create an engagement, NaviPlan Premium automatically creates a plan, assessment, or calculator.
- Although you can create a calculator at any time, you cannot save a calculator until you create a client file.
- You cannot delete an engagement until you delete all plans, assessments, and calculators in the engagement.
- You cannot delete a client file until you delete all engagements in the file.

Collecting financial information

Before entering your clients' financial information into NaviPlan Premium, collect all the clients' relevant financial documents. These include the following:

- Tax returns and assessments for the client and co-client for the past two years.
- Social Security Statements.
- Pension statements and booklets from the client's and co-client's employers.
- Benefits statements from the client's and co-client's employers.
- Pension statements, investment plans, and benefits plans from former employers.
- Pay stubs for the last two pay periods.
- Life, disability, and long-term care/critical illness insurance policies.
- Most recent investment statements from banks, trust companies, brokers, and investment companies.
- Budget of personal and living expenses.
- Most recent mortgage and loan statements.
- Most recent will and power of attorney documents.
- Marital agreement(s).
- Severance pay documents.
- Any other relevant documents.

Using the Blank Fact Finder

You can use a *Blank Fact Finder* to collect your clients' financial information. The *Blank Fact Finder* lists the information you need to collect, and provides space to record that information. Once collected, the information can be entered into NaviPlan Premium.

Note: A *Blank Fact Finder* for Level 2 Plans is available in NaviPlan Premium. Fact Finders for Financial Assessments, Asset Allocation Assessments, and Level 1 Plans are available at <http://support.eisi.com/naviplan>.

To print a *Blank Fact Finder* for a Level 2 Plan, follow these steps:

1. Go to the **Client Management** section – **Client List** category – **Clients** page, and then click the **Blank Fact Finder** button above the list of client files. A *Fact Finder* opens as a PDF file (or as an RTF file if you are able to change your settings accordingly).
2. Click the **Print** button, or go to the **File** menu and then select **Print**.

Note: The *Blank Holdco Fact Finder* is also available to enter information about any holding companies your clients may own.

Creating a client file

Clients' personal and financial information (including their calculators, assessments, and plans) are stored in client files. Once you have entered your clients' personal information into a client file, it is available in all assessments and plans you create for the clients.

There are two ways to create a client file:

- Enter client information manually in NaviPlan Premium.
- Import client information into a client file (for more information, see "Importing client information" on page 94).

To create a new client file without imported information, follow these steps:

1. Go to the **Client Management** section – **Client List** category – **Clients** page.
2. Click the **Create New Client** button. The *Client & Plan Creation* dialog box opens to the *Client Information* stage. Enter the required information.

Client & Plan Creation

Client Creation - Client Information

Client Information

Instructions

Individual ☐ Joint Analysis ☒

First Name* Last Name* Date of Birth* Gender* Tax Filing Status* Import Details

David	Lee	Apr 15 1960	Male	Married filing jointly		
Susan	Lee	Aug 8 1965	Female	Married filing jointly		

Street City* State* Zip Code

3058 Main Streen	San Diego	California	92113
------------------	-----------	------------	-------

Back Next Finish Cancel

If the client file is for a couple, select *Joint Analysis*, and then enter the client information.

Fields marked with an asterisk (*) are mandatory; the information is required for NaviPlan calculations.

The selected status in the *Tax Filing Status* field will affect some calculations as well as the available options on some pages in the application.

Client & Plan Creation

Client Creation - Client Information

Client Information

Instructions

Individual ☐ Joint Analysis ☒

First Name* Last Name* Date of Birth* Gender* Marital Status* Details

Robert	Martin	Jan 1 1975	Male	Married	
Susan	Martin	Jan 1 1976	Female	Married	

Street City* Province* Postal Code

123 Main St.	Toronto	Ontario	A1A 2B2
--------------	---------	---------	---------

Back Next Finish Cancel

If the client file is for a couple, select *Joint Analysis*, and then enter the client information.

Fields marked with an asterisk (*) are mandatory; the information is required for NaviPlan calculations.

Figure 28: Client & Plan Creation dialog box – Client Information stage

- Click **Next**. The *Client & Plan Creation* dialog box opens to the *Family Members* stage.

Client & Plan Creation

Client Creation - Family Members

- Client Information
- Family Members**
- Beneficiaries
- Advisor Information
- Plan Selection
- Income Tax Method
- Modules
- Summary

Family members added here are automatically included as beneficiaries for the clients' estates.

First Name*	Last Name*	Date of Birth*	Age	Relationship*	Dependent of*	Import	Details	Delete
Julia	Lee	Feb 28 2000	11	Daughter	Both			X
Mathew	Lee	Jun 6 1998	13	Son	Both			X

Add Family Member

Clicking the *Add Family Member* button adds a new data-entry row.

To enter additional information about the family member, click the applicable **Details** button.

Back Next Finish Cancel

Client & Plan Creation

Client Creation - Family Members

- Client Information
- Family Members**
- Beneficiaries
- Advisor Information
- Plan Selection
- Income Tax Method
- Modules
- Summary

Family Members

First Name*	Last Name*	Date of Birth*	Age	Relationship*	Dependant of*	Details	Delete
Marc	Martin	Jan 1 2005	7	Son	Both		X
	Martin			Son	Both		X

Add Family Member

Clicking the Add Family Member button adds a new data-entry row.

To enter additional information about the family members, click the applicable **Details** button.

Back Next Finish Cancel

Figure 29: Client & Plan Creation dialog box – Family Members stage

- Enter the required information, and then click **Next**. The *Client & Plan Creation* dialog box opens to the *Beneficiaries* stage *Advisor Information* stage.

Client & Plan Creation - Beneficiaries

Client Information
Family Members
Beneficiaries
Advisor Information
Plan Selection
Income Tax Method
Modules
Summary

> Instructions

Beneficiaries

NaviPlan Select creates a beneficiary named *Other* that is neither an heir nor a charity, but accounts for the annual gift tax exclusion. You cannot delete or edit the *Other* beneficiary.

First Name/Description*	Last Name	Beneficiary Type*	GSTT Applicable for		Details	Delete
			Client's Gifts	Co-Client's Gifts		
Other		Other	<input type="checkbox"/>	<input type="checkbox"/>		

Add Beneficiary

Enter additional beneficiaries who are not family members. Family members entered in the *Family Members* stage are automatically available for beneficiary selection for insurance and estate planning, and should not be entered again.

Back Next Finish Cancel

Figure 30: Client & Plan Creation dialog box – Beneficiaries stage

5. Enter the required information, and then click **Next**. The *Client & Plan Creation* dialog box opens to the *Advisor Information* stage.

Client & Plan Creation

Client Creation - Advisor Information

Client Information
Family Members
Beneficiaries
Advisor Information
Plan Selection
Income Tax Method
Modules
Summary

Advisor Information

First Name*	Last Name*	Advisor Type*	Cover Page	Details	Delete
Joan	Edwards	Advisor	<input type="checkbox"/>		

Add Advisor Move Up Move Down

Clicking the *Add Advisor* button adds a new data-entry row.

The *Advisor Information* entered in the *User Preferences - Advisor Details* dialog box automatically appears in the *Advisor Information* stage.

Back Next Finish Cancel

Client & Plan Creation

Client Creation - Advisor Information

Client Information
Family Members
Beneficiaries
Advisor Information
Plan Selection
Income Tax Method
Modules
Summary

Advisor Information

First Name*	Last Name*	Advisor Type*	Cover Page	Details	Delete
Joan	Edwards	Advisor	<input checked="" type="checkbox"/>		
Robert	Lee	Accountant	<input type="checkbox"/>		

Add Advisor Move Up Move Down

Clicking the *Add Advisor* button adds a new data-entry row.

The *Advisor Information* entered in the *Users Preferences - Advisor Details* dialog box automatically appears in the *Advisor Information* stage.

Back Next Finish Cancel

Figure 31: Client & Plan Creation dialog box – Advisor Information stage

- Enter the required information, and then click **Next**. The *Client & Plan Creation* dialog box opens to the *Plan Selection* stage.

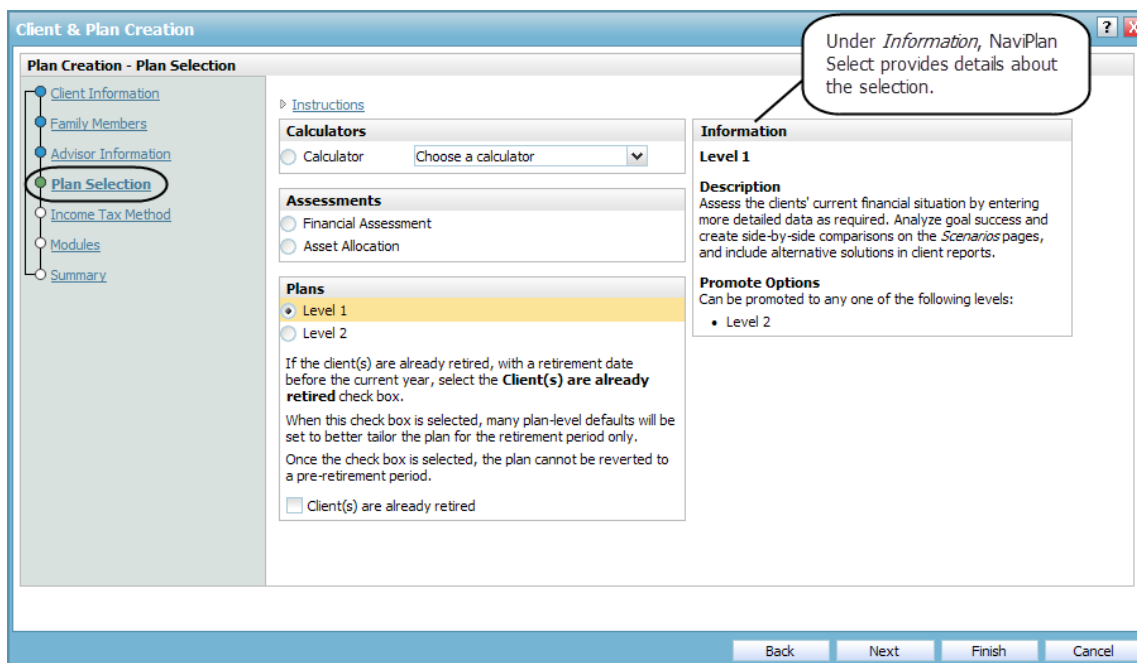
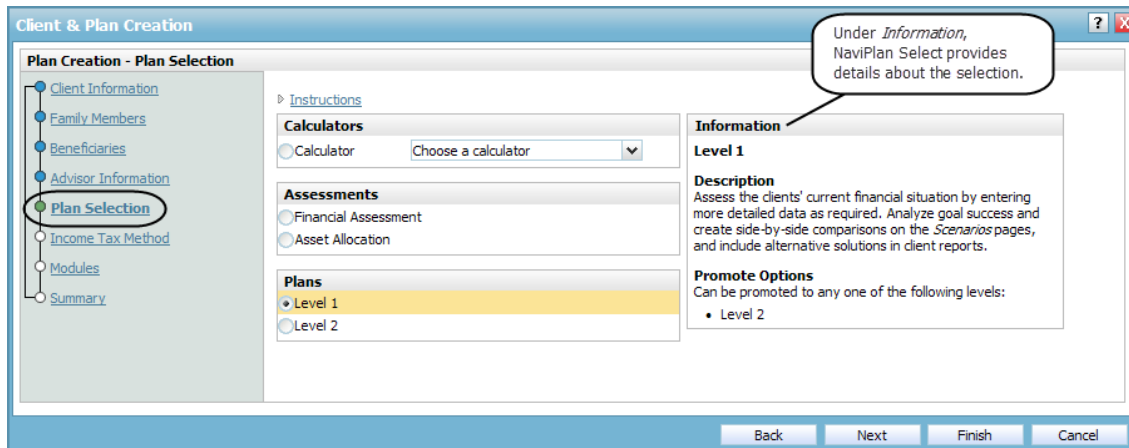


Figure 32: Client & Plan Creation dialog box – Plan Selection stage

7. Select an analysis type, and then click **Next**. If you select *Asset Allocation*, the *Client & Plan Creation* dialog box opens to the *Assessment Setup* stage. If you select *Financial Assessment* or a plan level, the *Client & Plan Creation* dialog box opens to the *Income Tax Method* stage, where you can select an income tax method for the plan. A description of the selected method appears on the right side of the dialog box.

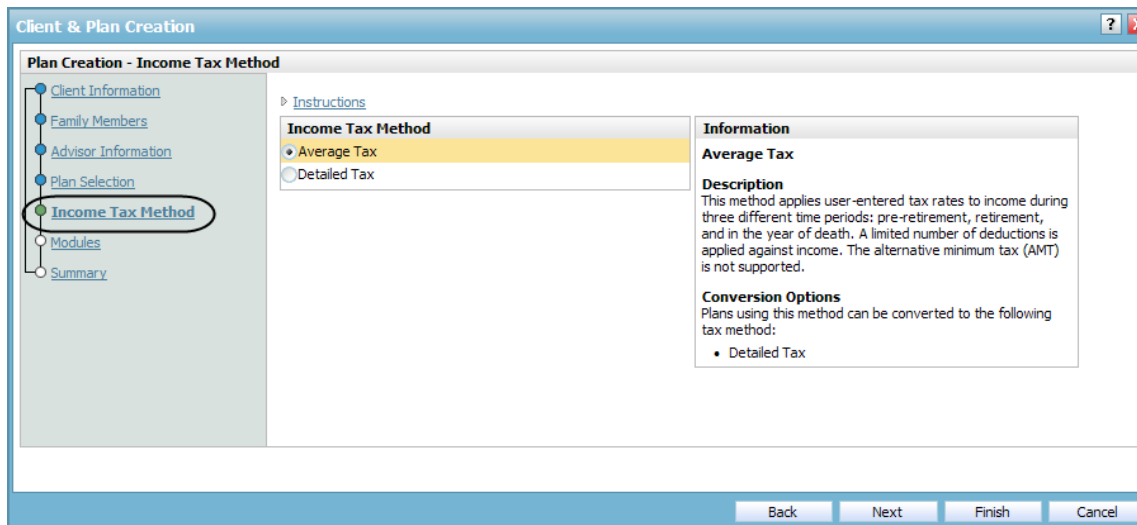
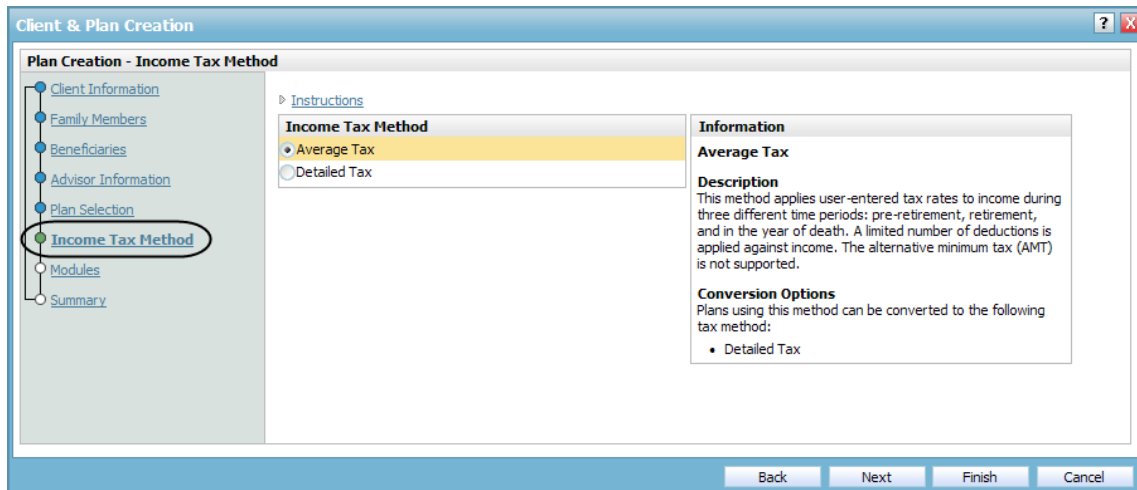


Figure 33: Client & Plan Creation dialog box – Income Tax Method stage

8. Select an income tax method, and then click **Next**. The *Client & Plan Creation* dialog box opens to the *Modules* stage.

Client & Plan Creation

Plan Creation - Modules

Plan Name* Plan **Plan Year*** 2011

Enter the plan name and plan year for the assessment or plan.

Modules

Select one or more of the following modules:

- ☒ Asset Allocation
- ☒ Retirement
- ☒ Education
- ☒ Major Purchase
- ☒ Emergency Fund
- ☒ Survivor Income
- ☒ Disability Income
- ☒ Long-term Care
- ☐ Detailed Cash Flow

Select All Select None

Back Next Finish Cancel

Client & Plan Creation

Plan Creation - Modules

Plan Name* Plan **Plan Year** 2012

Modules

Select one or more of the following modules:

- ☒ Asset Allocation
- ☒ Retirement
- ☒ Education
- ☒ Major Purchase
- ☒ Emergency Fund
- ☒ Survivor Income
- ☒ Disability Income
- ☒ Critical Illness
- ☒ Monte Carlo Analysis
- ☒ Holding Companies

Select All Select None

Back Next Finish Cancel

Figure 34: Client & Plan Creation dialog box – Modules stage

- If you are creating a Financial Assessment or a plan, select at least one of the available modules. The modules available vary based on the assessment or plan level.

The following modules are available when creating a Financial Assessment, Level 1 Plan, or Level 2 Plan:

Module	Financial Assessment	Level 1 Plan	Level 2 Plan
Asset Allocation		✓	✓

Module	Financial Assessment	Level 1 Plan	Level 2 Plan
Retirement	✓	✓	✓
Education	✓	✓	✓
Major Purchase	✓	✓	✓
Emergency Fund		✓	✓
Insurance	✓		
Survivor Income		✓	✓
Disability Income		✓	✓
Long-term Care		✓	✓
Critical Illness		✓	✓
Estate Planning			✓
Monte Carlo Analysis			✓
Detailed Cash Flow*		✓	✓
Equity Compensation*			✓
Business Planning*			✓
Advanced Estate*			✓

* The *Detailed Cash Flow* module is automatically selected when you are using the Detailed Income Tax method. The *Equity Compensation*, *Business Planning*, and *Advanced Estate* modules are only available when you are using the Detailed Income Tax method.

10. Click **Next**. The *Client & Plan Creation* dialog box opens to the *Summary* stage. A summary of the client file and selected analysis appears.

Client & Plan Creation - Summary

Client Information

Client Name: Lee, David and Susan
Dependents: Julia Lee
 Mathew Lee
Family Members: None
Beneficiaries: Other (Other)

Plan Information

Engagement: Jul 6 2011
Plan Name: Plan
Year: 2011
Level: Level 1

Client & Plan Creation - Summary

Client Information

Client Name: Martin, Robert and Susan
Dependants: Marc Martin
Family Members: None

Plan Information

Engagement: Feb 13 2012
Plan Name: Plan
Year: 2012
Level: Level 1

Figure 35: Client & Plan Creation dialog box – Summary stage

11. Click **Finish**. NaviPlan Premium creates the client file and an engagement containing a new analysis.

Updating clients' personal information

When your clients provide you with updated personal information, such as a change of address, a new dependent, etc., you can update this information in NaviPlan Premium.

To review or revise your clients' personal information, follow these steps:

1. Open the client file, and then go to the **Client Management** section – **Client Information** category – **Personal Information** page. This page lists information about the client, co-client, and family members, and beneficiaries.

Client Information

David Lee and Susan Lee

Calculators

Personal Information

Advisors

Back

Next

Instructions

Individual

Joint Analysis

Client Information

First Name*	Last Name*	Date of Birth*	Gender*	Tax Filing Status*	Import	Details
David	Lee	May 7 1970	Male	Married filing jointly		
Susan	Lee	Jun 22 1972	Female	Married filing jointly		

Street	City*	State*	Zip Code
3058 Main St.	San Diego	California	92113

Family Members

First Name*	Last Name*	Date of Birth*	Age	Relationship*	Dependent of*	Import	Details	Delete
Julia	Lee	Jan 1 1998	13	Daughter	David			
Matthew	Lee	Jan 1 2000	11	Son	David			

Add Family Member

Instructions

Beneficiaries

GSTT Applicable for

First Name/Description*	Last Name	Beneficiary Type*	Client's Gifts	Co-Client's Gifts	Details	Delete
Other		Other				

Add Beneficiary

Client Information

Robert Martin and Sarah Martin

Notes

Calculators

Reports

Personal Information

Advisors

Back

Next

Instructions

Individual

Joint Analysis

Client Information

First Name*	Last Name*	Date of Birth*	Gender*	Marital Status*	Details
Robert	Martin	Apr 21 1968	Male	Married	
Sarah	Martin	Feb 10 1970	Female	Married	

Street	City*	Province*	Postal Code
520 Thomas Street	Toronto	Manitoba	V2G IR 7

Family Members

First Name*	Last Name*	Date of Birth*	Age	Relationship	Dependant of	Details	Delete
Marc	Martin	Jun 15 1998	14	Son	Both		

Add Family Member

Figure 36: Client Management section – Client Information category – Personal Information page

- Edit the client information.
- To view or edit additional personal information, click the appropriate **Details** button.

Managing existing client files

On the *Client Management* section – *Client List* category – *Clients* page, you can open and delete existing client files, and you can also prepare client files for delivery to third parties.

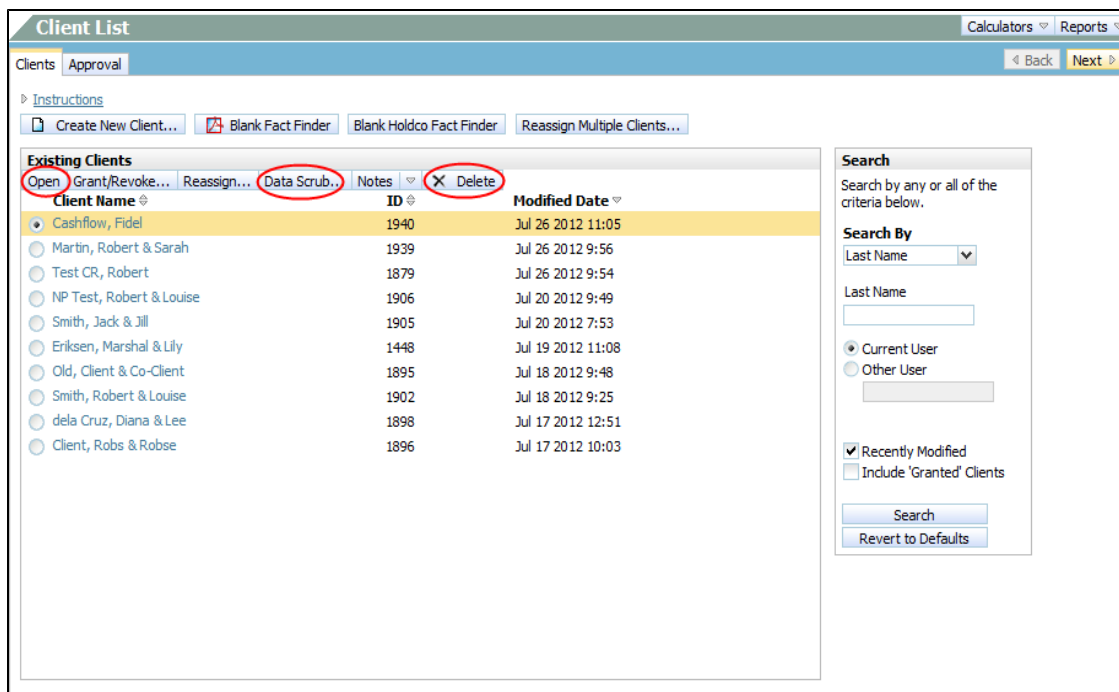
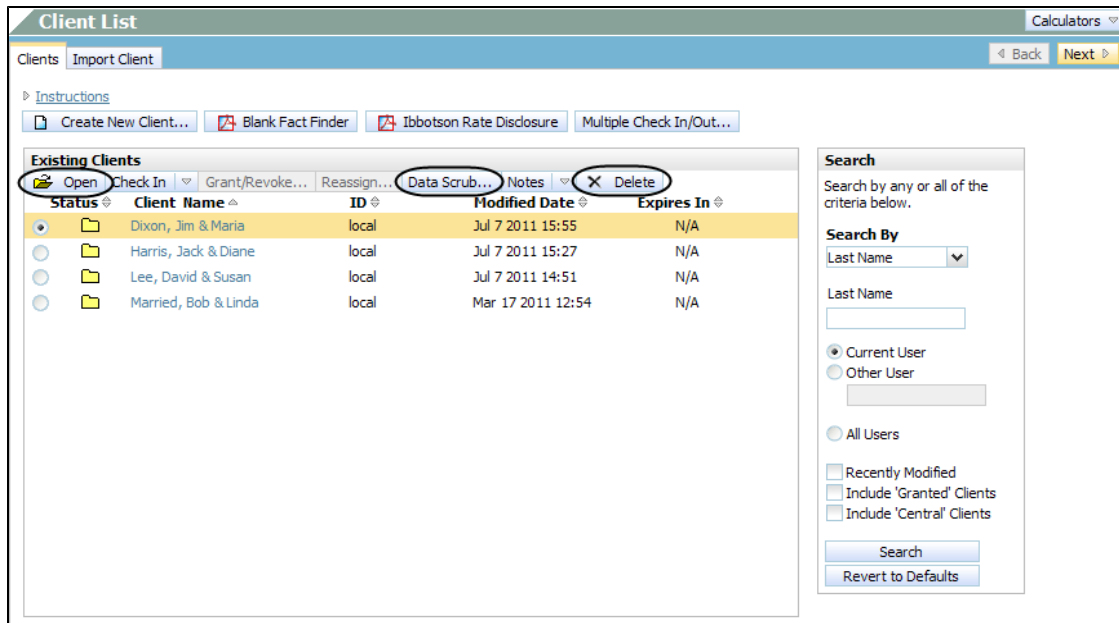


Figure 37: Client Management section – Client List category – Clients page

Opening an existing client file

To open an existing client file, follow these steps:

1. Under *Search*, you can search for other client files to which you have access. From the *Search By* list, select **Last Name** or **Client ID**.
 - If you selected *Client ID*, enter the client's ID number, and then click **Search** to continue. The clients appear in the client list.

Note: The following steps do not apply if you selected *Client ID*.

- If you selected *Last Name*, enter the client's last name. You can also use wildcards (*) in searches, for example, "S*" to search for client files that start with "S."

Note: The *Search* feature is case sensitive.

2. (Online only) To search for client files created by another user, select *Other User*, and then enter the user name.
3. (Online only) To include clients belonging to other users or user groups for which you have access, select the **Include 'Granted' Clients** check box.
4. To search only the last 10 modified client files, select the **Recently Modified** check box.
5. (Offline only) To include clients that are checked in and clients that are stored locally, select **Include 'Central' Clients**.
6. Click **Search**. The list of clients updates.
7. Under *Client Name*, select the client file required, and then click **Open**.

OR

Click the link for the client file you want to open.

The client file opens to the *Plans* page.

Preparing client files for delivery to third parties

NaviPlan Premium has a data-scrub function, which allows you to export and send client files to a third party without revealing sensitive client information. Client data such as net worth, cash flow, financial goals, and strategies are saved in exported client files, but personally identifiable data is stripped and replaced with generic values. You can safely store exported client files on a local or network drive, or even send these files by e-mail.

To prepare client files for delivery to a third party, follow these steps:

1. From the *Existing Clients* list, select the option button for the client (do not click the link) for which you want to export information, and then click the **Data Scrub** button. The *File Download* dialog box opens.
2. Click **Save**. The *Save As* dialog box opens.
3. Select a location where you will save the client file, enter a unique name if required, and then click **Save**. The client file is saved to the location you specified.

Deleting a client file

If the client file you wish to delete contains calculators, assessments, or plans, you must delete the calculators, assessments, or plans before you can delete the client file. See "About client files, engagements, and plans" on page 45 for more information.

Note: If you are using NaviPlan Premium in *Connected* mode, you must have authorization to delete client files. Checked-out client files must be checked-in before you can delete them.

To delete a client file, follow these steps:

1. From the *Existing Clients* list, select the option button for the client file you want to delete, and then click **Delete**. You are prompted to confirm the deletion of the client.
2. Click **OK** to delete the client.
3. If the client file you selected does not contain any assessments or plans, the file is deleted.

Note: You cannot delete assessments or plans that are in *Proposed* or *Approved* status.

Checking client files in and out of a central database in NaviPlan Premium Offline

NaviPlan Premium Online and NaviPlan Premium Offline look almost identical. They perform almost all the same tasks and operate using almost all the same methods. However, the way you access your clients' data is slightly different.





NaviPlan Premium Online allows you to access your clients' data from the central database on an intranet or Internet site. The central database allows you to share client files and to review and approve assessments or plans. For more information on reviewing and approving assessments and plans, see "Submitting an assessment or a plan for review" on page 82, and "Reviewing an assessment or a plan" on page 84.

NaviPlan Premium Offline can be opened in three modes: *Connected*, *Disconnected*, or *Standalone*.

Mode	How client files are accessed and stored
<i>Connected</i>	Client files are accessed from and stored in a central database. You can check in and check out client files from the central database when connected to the Internet. Checking out a file creates a copy of the file on a local drive.
<i>Disconnected</i>	NaviPlan Premium Offline gives you the freedom to work from a remote location. Using this mode, you can work on checked-out client files when no active Internet or intranet connection is available. While the client file is checked out, the file version prior to the check-out can be viewed but not modified by other users.
<i>Standalone</i>	Client files stored in a central database cannot be accessed. All client files are stored on a local drive.

Client files can be checked in and out on the *Client Management* section – *Client List* category – *Clients* page. You must be running NaviPlan Premium Offline in *Connected* mode to check client files in or out.

The following icons show the client file status:

	Central client file (checked into the central database)
	Checked-out client file (editable copy stored on local drive)
	Read-only client file (non-editable copy stored on local drive)
	New or local client file (does not exist in the central database)

Checking out a client file

In NaviPlan Premium Offline, if you want to make changes to a client file that is stored in a central database, you must check out the client file using *Connected* mode.


Note: This procedure only applies if you have access to both NaviPlan Premium Online and NaviPlan Premium Offline.

To check out a client file, follow these steps:

1. In NaviPlan Premium Offline (*Connected* mode), go to the **Client Management** section – **Client List** category – **Clients**

page. A list of your clients appears under *Existing Clients*.

2. Select the **Include 'Central' Clients** check box, and then click the **Search** button. NaviPlan Premium displays client files stored on the central database.
3. Select the client file that you want to check out, and then click the **Check Out** button. NaviPlan Premium searches the database and updates the client list, making the client file available for you to edit.

The client file is now unavailable for others to edit, and the list updates to show the client file as *Checked Out* .

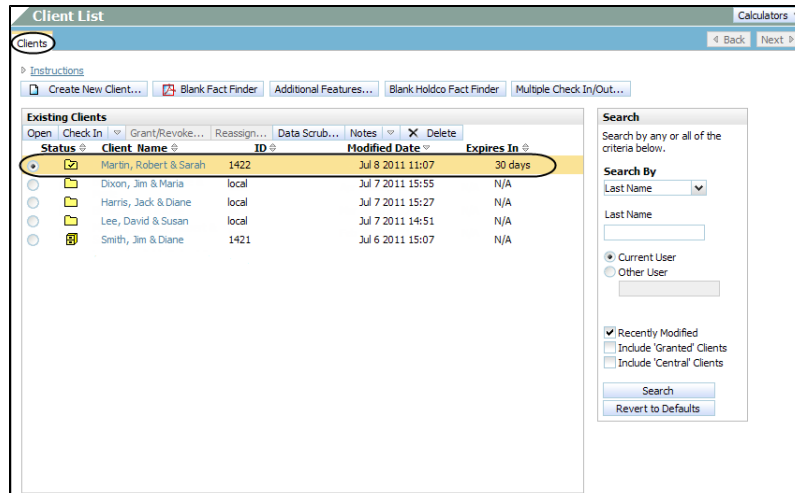
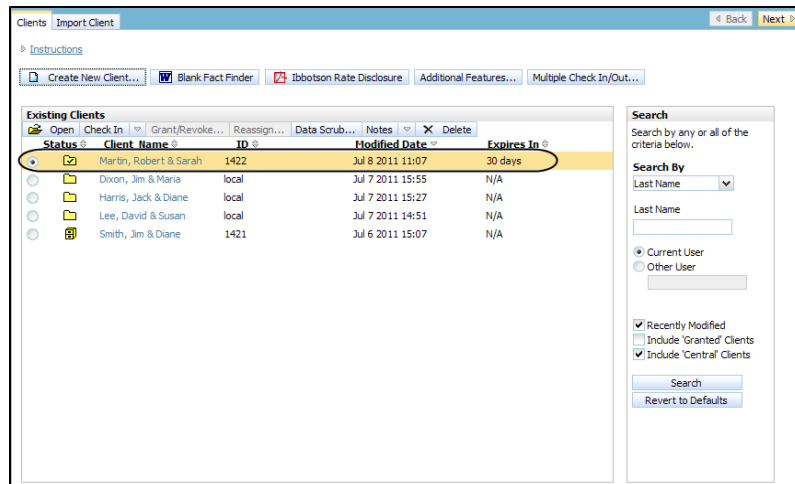




Figure 38: Client Management section – Client List category – Clients page (showing checked-out client file)

Undoing a check-out without making changes

To undo a check-out without making changes, follow these steps:

1. In NaviPlan Premium Offline, go to the **Client Management** section – **Client List** category – **Clients** page. A list of your clients appears under *Existing Clients*.
2. Select the required client file, click  next to the **Check Out** button, and then select **Release**. NaviPlan Premium Offline returns the client file to the database unsaved. The list updates to show the client file as *Central* . The client file becomes available for others to edit.

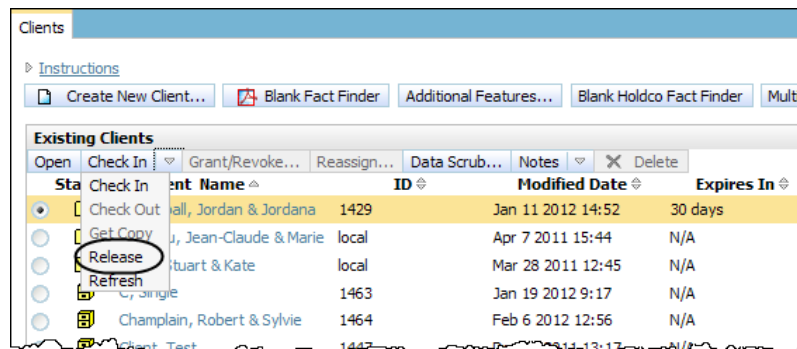
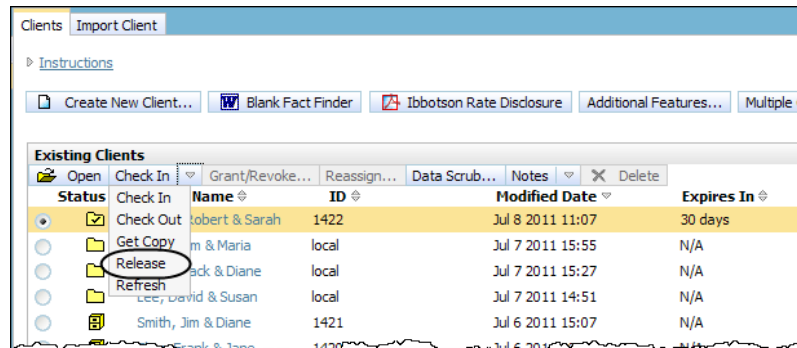


Figure 39: Client Management section – Client List category – Clients page (showing checked-in client file)


Checking in a client file to a central database

In NaviPlan Premium Offline, when you first create a client file it only exists on your workstation. After you check out a client file from the central database, the client file cannot be modified by anyone except you, and your changes are saved to a local drive. In both cases, you must save the client file to the central database (check it in) to update the central database files, and to make the client file accessible to other people.


To connect to the central database, you must be in *Connected* mode. To check in a client file, follow these steps:

1. In NaviPlan Premium Offline, go to the **Client Management** section – **Client List** category – **Clients** page. A list of your

clients appears under *Existing Clients*.

2. To save a client file to the database and allow others to edit it, select the client file you want to save, and then click the **Check In** button. NaviPlan Premium Offline saves the file to the database, and the list updates to show the client file as *Central* .

OR

To save the client file to the database and continue working with the file, click  next to the *Check In* button, and then select **Refresh**. NaviPlan Premium checks the file in and out.

Note: The *Check In* button only appears when the client file status is either *New* or *Checked Out*.

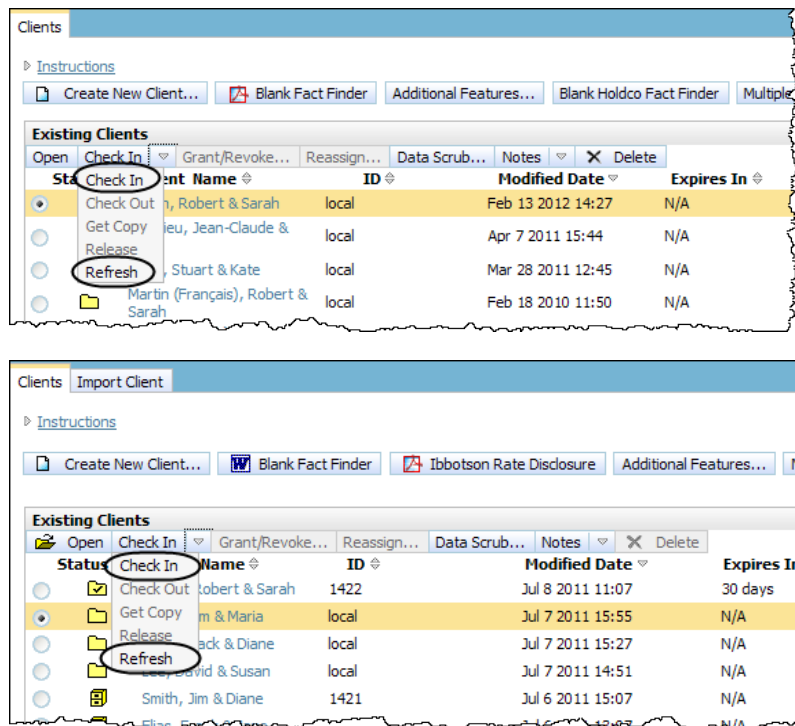


Figure 40: Client Management section – Client List category – Clients page (showing additional Check In options)

Checking multiple client files in and out

If you are using NaviPlan Premium Offline in *Connected* mode and you need to manage multiple client files in a single session, you can select which client files you want checked in or checked out of the central database.

To check multiple clients in and out of the central database, follow these steps:

1. In NaviPlan Select Offline, go to the **Client Management** section – **Client List** category – **Clients** page.
2. Click the **Multiple Check In/Out** button. The *Multiple Check In/Out* dialog box opens. Only the client files displayed on the *Clients* page appear in this dialog box.

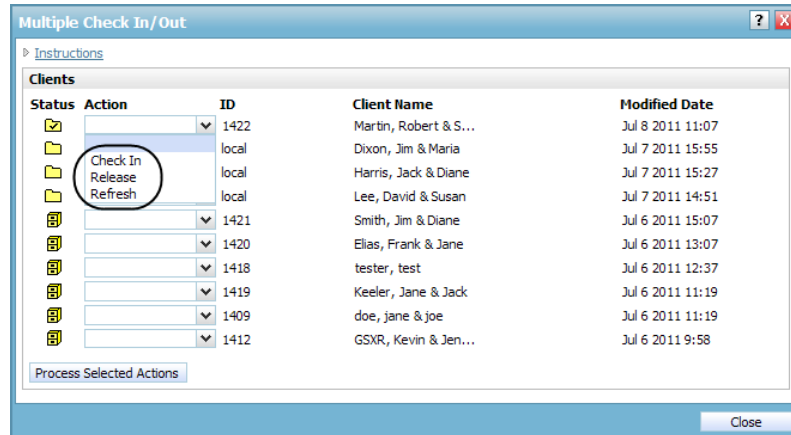




Figure 41: Multiple Check In/Out dialog box


3. For each client file that you want to manage, select an option from the *Action* list.
4. Click the **Process Selected Actions** button. NaviPlan Premium performs the selected actions. If an action is not successful, NaviPlan Premium displays an error message.
5. Click the **Close** button. The *Multiple Check In/Out* dialog box closes.
Note: The *Close* button should always be used to close this dialog box.

Viewing a client file in the database

If you do not want to make any changes, you can view the contents of a client file in read-only mode without checking the file out of the central database.

To view a client file, follow these steps:

1. In NaviPlan Premium Offline, go to the **Client Management** section – **Client List** category – **Clients** page. A list of your clients appears under *Existing Clients*.
2. Select the client file you want to view, click  next to the *Check Out* button, and then select **Get Copy**. The list updates to show the client file as read-only . The client file remains available for others to edit.

- To release the copy of the read-only file, click **Release**. The list updates to show the client file as *Central* .

Note: If you will be working in *Disconnected* mode and want read-only or view access to a client file, you must first start NaviPlan in *Connected* mode, and then change the status of the client file to read-only.

Granting and revoking access to your client files

In NaviPlan Premium Online and NaviPlan Premium Offline in *Connected* mode, depending on your permissions, you can grant and revoke access to your client files. You automatically have access to the client files you create, and only people with administrative rights can access your client files without your permission. You can grant someone else access to your client files, and you can also cancel that permission.

To grant or revoke access to your client files, follow these steps:

- Go to the **Client Management** section – **Client List** category – **Clients** page. A list of your clients appears under *Existing Clients*.

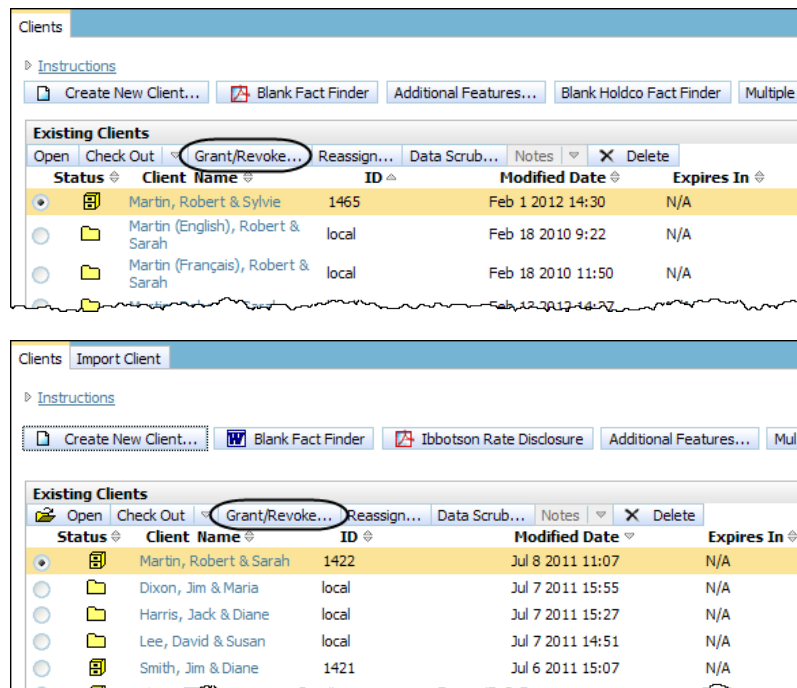


Figure 42: Client Management section – Client List category – Clients page (showing the Grant/Revoke button)

2. Select the appropriate client file, and then click the **Grant/Revoke** button. The *Client Access* dialog box opens.
3. Under *Client Access*, each user who has access to the selected client file is listed, as well as their access rights.

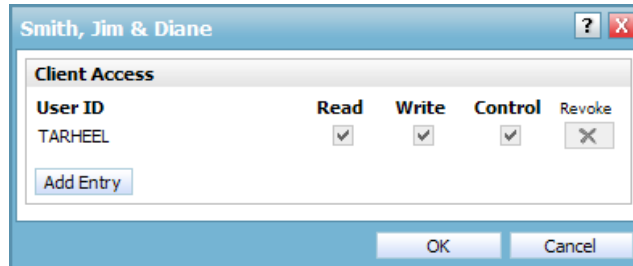


Figure 43: Client Access dialog box

4. To grant someone access to the client file, click **Add Entry**. A new row appears.
5. Enter that person's *User ID*, and then select from the following access rights for that person:

Access right	Description
Read	View a read-only copy of the client file and all its engagements, plans, and assessments.
Write	Edit and delete the client file and all of its engagements, plans, and assessments.
Control	Grant access rights to others.

6. To cancel someone's access to the client file, locate the user under *Client Access*, click **Revoke**, and then click **OK** to the message that appears. The user is removed from the list.
7. Click **OK**. The *Client Access* dialog box closes.

Managing engagements

In NaviPlan Premium, an engagement represents a unit of work. For example, you may have one engagement for retirement planning and a second engagement for estate planning, major purchases or one engagement for 2011 and another for 2012. For fee-based planning, an engagement may be used to represent a unit of work that a financial planner undertakes to produce an assessment or plan for clients during a specific time period. Each engagement can contain one or more calculators, assessments, or plans.

When you create a new client file, an engagement is created automatically by default, titled with the current date, but you can rename it. You can also create new engagements as needed.

Within each client file, there can be many engagements.

Creating a new engagement	73
Opening and deleting existing engagements	74

Creating a new engagement

To create a new engagement, follow these steps:

1. Go to the **Plan Management** section – **Plan List** category – **Plans** page.

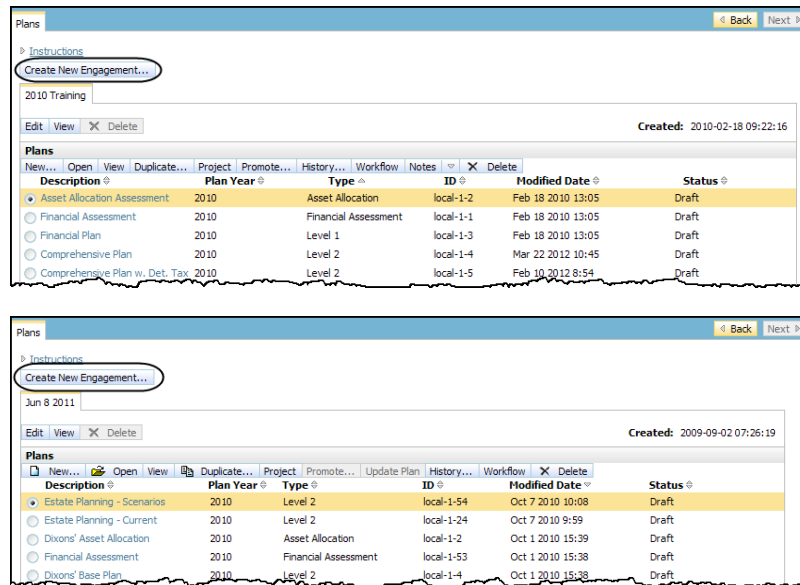


Figure 44: Plan Management section – Plan List category – Plans page

2. Click the **Create New Engagement** button. The *Client & Plan Creation* dialog box opens to the *Client & Plan Selection* stage.

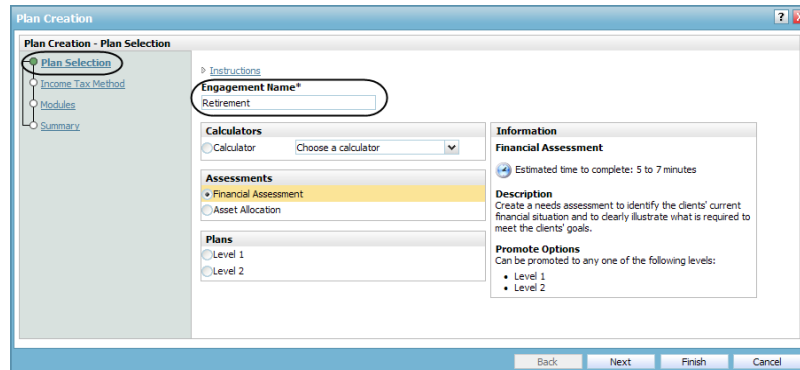


Figure 45: Plan Creation dialog box – Plan Selection stage

3. If needed, revise the name of the engagement.
4. Follow the directions on-screen to complete the plan-creation process.
5. To view the new engagement, go to the **Plan Management** section – **Plan List** category – **Plans** page.
Note the new engagement tab under the *Create New Engagement* button.

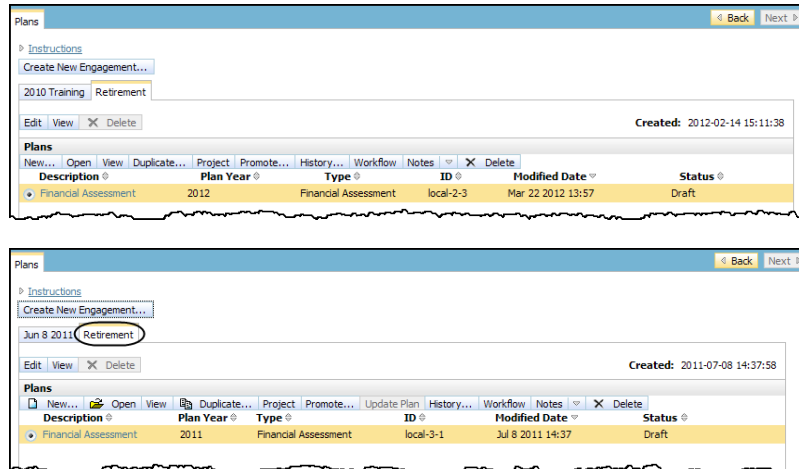


Figure 46: Plan Management section – Plan List category – Plans page

Opening and deleting existing engagements

Before you can delete an engagement, all calculators, assessments, and plans within the engagement must be deleted.

To open or delete engagements, follow these steps:

1. Go to the **Plan Management** section – **Plan List** category – **Plans** page.
 - To open an engagement, click the tab for the engagement you want to open.
 - To delete an engagement, click the tab for the engagement you want to delete, and then click the **Delete** button.

Working with new calculators, assessments, and plans

Calculators provide a quick snapshot of your clients' current financial situation, future goals, and objectives.

Financial Assessments are designed to identify the clients' current financial situation and goals, and to assess how well the clients are positioned for meeting their goals.

Asset Allocation Assessments contain information about the clients' current asset allocation, accounts, annuities, and related holdings. NaviPlan Premium analyzes this information and proposes an asset allocation that is appropriate to the clients' investment time horizon and risk tolerance.

The clients' financial information, goals, and intentions are stored within plans. Scenarios within each plan can be used to compare possible financial strategies, but if needed you can create additional plans for your clients.

There are two plan types: Level 1 and Level 2.

- Level 1 Plans are designed for clients with uncomplicated financial situations. Level 1 Plans allow for a simple insurance analysis. Estate planning is not available.
- Level 2 Plans are designed for clients with complex financial situations who require detailed estate retirement planning or insurance analysis. Level 2 Plans contain more modules, require more information, and take more time to create.

For more information about levels, see "Easy-to-use levels" on page 8.

If you are creating a plan, you must select a specific plan type. You can promote assessments to plans and you can promote Level 1 Plans to Level 2 Plans, but you cannot demote them. When you promote a plan or assessment, NaviPlan Premium retains the original assessment or plan and creates a promoted copy in the selected level.

A single client file or engagement can contain assessments and both Level 1 and Level 2 Plans. You do not need to create a new client file or a new engagement to create new assessments or plans for the same client.

Creating a calculator, an assessment, or a plan

Before you can create a calculator, an assessment, or a plan for a client, you must create a client file (an engagement will be created by default). For instructions, see "Creating a client file" on page 47.

You can promote assessments and Level 1 Plans to a higher level, but you cannot demote them to a lower level.

To create a calculator, assessment, or plan, follow these steps:

1. Go to the **Plan Management** section – **Plan List** category – **Plans** page.
2. Under *Plans*, click the **New** button. The *Plan Creation* dialog box opens to the *Plan Selection* tab.

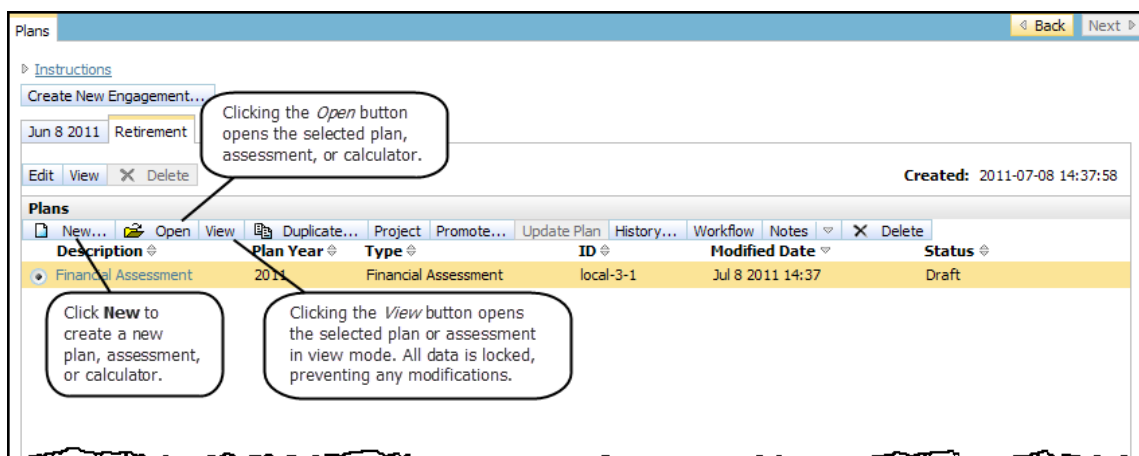
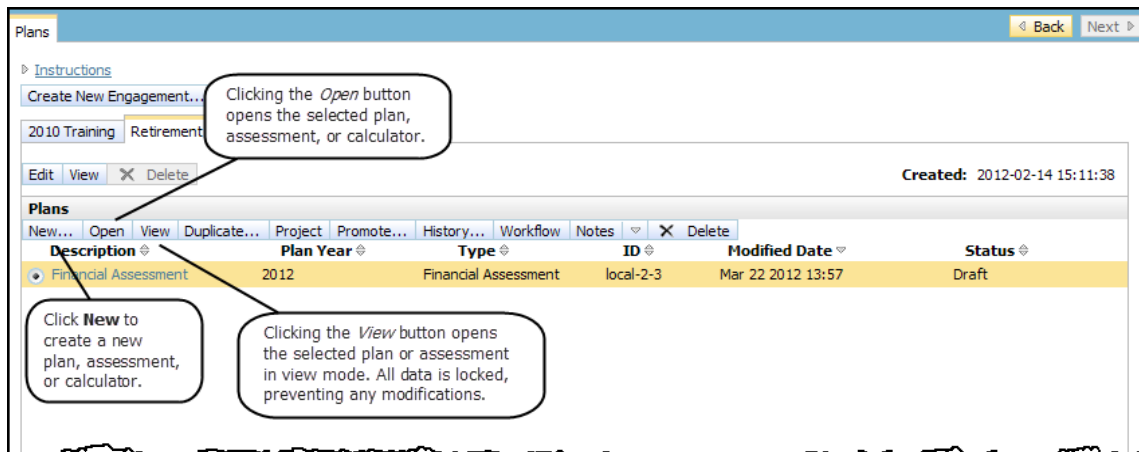


Figure 47: Plan Management section – Plan List category – Plans page

3. Select either a calculator, assessment, or a plan type. Under *Information*, NaviPlan Premium provides details about the selection.

Managing existing calculators, assessments, and plans

On the *Plan Management* section – *Plan List* category – *Plans* page, you can duplicate existing calculators, assessments, and plans, project plans and assessments created in previous years to the current year, and promote assessments and plans to higher levels.

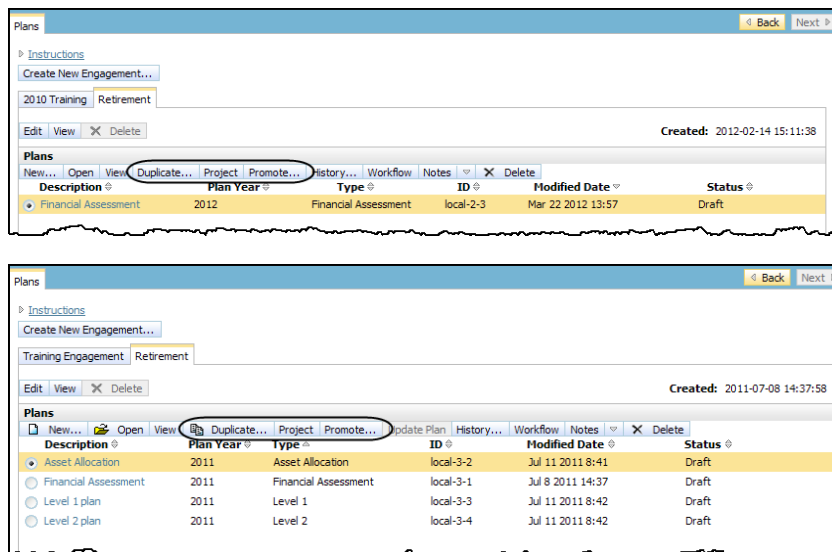


Figure 48: Plan Management section – Plan List category – Plans page (showing the Duplicate, Project, and Promote buttons)

Duplicating a calculator, an assessment, or a plan

After you have created a calculator, an assessment, or a plan for your clients, you can duplicate it as many times as you like. You can enter as many financial strategies and financial goals as needed.

You can place the duplicated calculator, assessment, or plan in the same engagement as the original, place it in a different engagement, or place it in a new engagement.

The *Duplicate* feature is also helpful for moving calculators, assessments, and plans to other engagements. For example, if you need to delete an engagement, but you want to keep one plan from this engagement, duplicate the plan into another engagement, delete all the calculators, assessments, and plans in the engagement you are deleting, and then delete the old engagement.

To duplicate a calculator, an assessment, or a plan, follow these steps:

1. On the *Plans* page, under *Plans*, select the calculator, assessment, or plan you want to copy, and then click the **Duplicate** button. The *Duplicate Plan* dialog box opens.

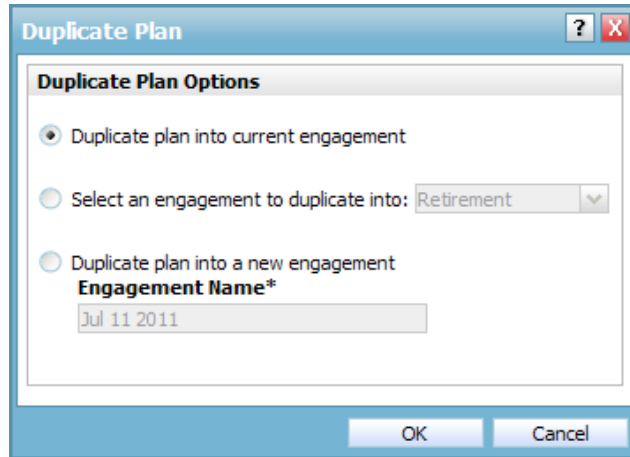


Figure 49: Duplicate Plan dialog box

2. Select the engagement in which you want to place the duplicate calculator, assessment, or plan, and then click **OK**. The *Duplicate Plan* dialog box closes.

If you placed the duplicate in the same engagement as the original, the duplicate appears on the *Plans* page under *Plans*. NaviPlan Premium automatically names it *Copy of <original name>*.

To change the name of the duplicated calculator, assessment, or plan, click **Copy of <original name>**. In the first dialog box or page that opens, you can edit the name of the calculator, assessment, or plan.

Projecting an assessment or a plan to the current year

If you want to use assessments and plans created in previous years, you need to update the data. To avoid re-entering several dates and values, NaviPlan Premium can automatically project the selected assessment or plan to the current year.

To project an assessment or plan to the current year, on the *Plans* page, select the assessment or plan you want to project, and then click the **Project** button. NaviPlan creates a copy of the old assessment or plan and projects the applicable dates and values to the current year. The new copy is listed under *Plans*, and the *Plan Year* updates to the current year.

Note: You cannot project assessments or plans created in the current year.

Promoting an assessment or a plan

Assessments and Level 1 Plans can be promoted to higher levels. You cannot demote assessments and plans. For example, a Level 2 Plan cannot be demoted to a Level 1 Plan.

To promote an assessment or Level 1 Plan to a higher level, follow these steps:

1. On the *Plans* page, select the assessment or plan you want to promote, and then click the **Promote** button. The *Promote Plan* dialog box opens.

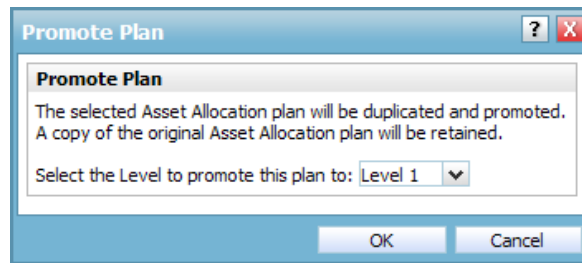


Figure 50: Promote Plan dialog box

2. Select the plan level you want to promote to, and then click **OK**. The assessment or plan is promoted to the plan level you selected and appears in the list of plans as *Copy of <original name>*. The original assessment or plan remains in the list.
3. Select the promoted plan, and then click the **Open** button. The *Modules* page opens. On this page, you can rename the promoted assessment or plan and select different modules, if required.

Using the Presentation Module

The Presentation Module is an interactive sales tool available for purchase as an additional feature for NaviPlan Premium. Using the *Presentation Module*, you can work collaboratively with clients when creating or presenting a financial plan.

You can use the *Presentation Module* to interact with clients about a specific aspect of their financial situation (for example, retirement). Five standard presentations designed to be used with Level 2 Plans are included:

- *Planning to Protect* — Income coverage insurance analysis
- *The Road to Retirement* – Retirement goal analysis
- *Planning for your Family's Education* – Education goal analysis

- *Cash Flow Planning* – Cash flow analysis
- *Income Planning for Retirees* - Cash flow and goal-oriented income management for retirees.

Each presentation includes a combination of marketing and planning slides:

- Marketing slides are information-only slides designed to help guide the conversation with the clients; they do not require the use of a client file.
- Planning slides include NaviPlan Premium data-entry components. These data-entry fields are shared with the NaviPlan Premium application. Information entered in either the *Presentation Module* or the planning view will appear in both places.

Opening the Presentation Module

To open the *Presentation Module*, click **Switch to Presentation View**.

Running a presentation

- To run a planning presentation, open a client file and a plan. If either does not exist, create it. Then, on the launch slide, click the appropriate link to run that presentation.

Navigating through a presentation

When available, the *Back*, *Next*, *Table of Contents* and *Finish* buttons appear at the bottom of the slide.

- Click the **Back** and **Next** buttons to move backward and forward one slide at a time.
- Click the **Finish** button to close the presentation and return to the launch slide.
- To quickly navigate to another slide within the presentation click the *Table of Contents* button, a menu will appear. Select your desired slide from this menu.

Printing a presentation

To print the entire presentation from within a presentation, go to the **Tools** menu, and then select **Print Presentation**.

To print a streamlined report, click the **Print Report** button that appears at the end of each presentation.

Switching to NaviPlan Premium

To go back to the NaviPlan Premium planning view, click **Switch to NaviPlan**.

Note: The *Switch to NaviPlan* button does not appear within a presentation. If you want to return to planning view from within a presentation, you must first click **Finish**.

Accessing NaviPlan Premium calculators and reports

To access a NaviPlan Premium calculator from within a presentation, go to the **Tools** menu – **Calculators**, and then select the calculator you want to use.

To access an existing NaviPlan Premium report from within a presentation, go to the **Tools** menu – **Reports**, and then select the report you want to view.

Closing a presentation

At the end of the presentation, or at any point during the presentation, click the **Finish** button at the bottom of the slide. You will be returned to the launch slide.

The workflow process in NaviPlan Premium

In NaviPlan Premium, workflow refers to a series of steps that takes an assessment or a plan through a life cycle from *Draft* status through to delivery. The workflow process provides a firm with compliance controls by guiding planners through the approval process. Organizations can designate approvers to oversee all planning activity and ensure that compliance standards are met. Workflow can help to ensure the quality of the analysis presented to the clients.

There are three key players in the workflow process: the client, the planner, and the approver.

Participant	Workflow duties
Client	Provides the financial and personal information required to create an assessment or a plan.
Planner	Captures the financial and personal information from the clients, and creates an assessment or a plan to help the clients realize their financial goals.

Participant	Workflow duties
Approver	Reviews assessments and plans submitted by the planner for compliance, and then either approves or rejects the assessment or the plan, depending on whether it meets the compliance requirements.

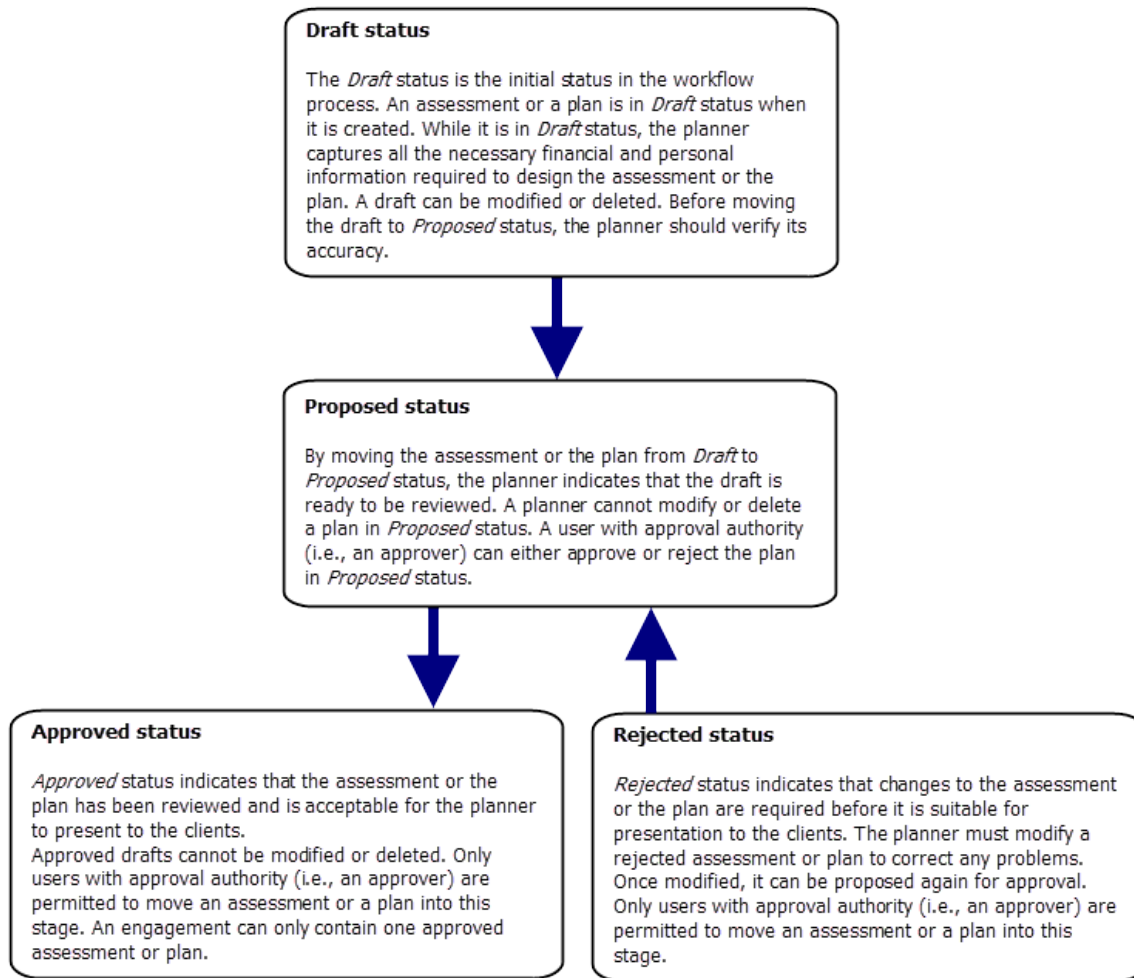


Figure 51: The workflow process in NaviPlan Premium

Submitting an assessment or a plan for review

You can submit an assessment or a plan to someone with approval authority for review in NaviPlan Premium Online or Offline (except in the *Standalone* mode of NaviPlan Offline where the approval function is not available). If the assessment or plan is rejected, you can modify it to correct any problems, and then resubmit it. Only assessments and plans in the *Draft* or *Proposed* statuses can be submitted for review.

To submit an assessment or a plan for review, follow these steps:

1. In an open assessment or plan, go to the **Workflow** section – **Status** category – **Status** page.

OR

Go to the **Plan Management** section – **Plan List** category – **Plans** page, select an assessment or a plan, and then click the **Workflow** button. The *Status* page opens.

Status Jack Smith and Jill Smith - Plan - Level 2 Notes Planning Assistant Calculators Reports

Client: **Smith, Jack and Smith, Jill**
 Analysis: **Plan**
 Current Status: **Draft**
 Next Steps: **Please click [Propose](#) to propose your analysis.**
 Additional Notes:

Workflow Actions
[Propose](#)

Workflow Reports
[Include Alternatives In Reports...](#)

To generate the report click on the report's Generate button. To view the report that has already been generated click the report's title.

Report Name	Action	Status	Submission Time
<i>Optional Reports</i>			
<input type="checkbox"/> Financial Needs Assessment	Generate	<input checked="" type="checkbox"/> Use default sections	
<input type="checkbox"/> Asset Allocation	Generate	<input checked="" type="checkbox"/> Use default sections	
<input checked="" type="checkbox"/> Financial Needs Summary	Regenerate	<input checked="" type="checkbox"/> Use default sections Completed	
<input type="checkbox"/> Financial Needs Analysis	Generate	<input checked="" type="checkbox"/> Use default sections	
<input checked="" type="checkbox"/> Retirement Distribution Summary	Regenerate	<input checked="" type="checkbox"/> Use default sections Completed	
<input type="checkbox"/> Planning to Protect - Presentation	Generate		
<input type="checkbox"/> The Road to Retirement - Presentation	Generate		
<input type="checkbox"/> Planning for your Family's Education - Presentation	Generate		
<input type="checkbox"/> Cash Flow Planning - Presentation	Generate		

[Generate Selected](#) [Generate All](#) Note: Default sections will be used when generating multiple reports.

To view the list of all the generated reports, go to the [Client Report Monitor](#).

Figure 52: Workflow section – Status category – Status page

2. Generate all client reports that you wish to present to your clients.

To generate a client report as part of the workflow reports, select the report, and then click the **Generate** button for that report. Reports that have already been generated are listed and the name of the report becomes a link. To print a generated report, click the link.

Note: Any reports not generated before an assessment or plan is proposed will only be available in draft form once you propose it.

3. After generating all required client reports, click the **Propose** button. The assessment or plan is submitted for approval.

On the *Plans* page, under *Plans*, the assessment or plan appears in *Proposed* status. Those that have not been submitted appear in *Draft* status.

To find out how users with approval authority review assessments and plans, see "Reviewing an assessment or a plan" on page 84.

You cannot modify or delete a proposed or approved assessment or plan, but you can duplicate it by clicking the **Duplicate** button on the *Plans* page. The duplicate assessment or plan appears in *Draft* status.

4. To check the status of an assessment or a plan, go to the **Plan Management** section – **Plan List** category – **Plans** page. The status of the assessment or the plan is displayed.

Reviewing an assessment or a plan

You must have approval authority in order to approve or reject an assessment or a plan in NaviPlan Premium Online or Offline (except in the *Standalone* mode of NaviPlan Premium Offline where the approval function is not available).

In NaviPlan, you can review proposed assessments and plans for the current client file or for multiple clients.

To review an assessment or a plan for the current client file, follow these steps:

1. Go to the **Plan Management** section – **Plan List** category – **Plans** page.
2. To view the assessment or plan in read-only mode, click the **View** button. You cannot make changes to an assessment or a plan while it is in read-only mode.
3. To view the history of the assessment or the plan, click the **History** button. The *Plan History* dialog box for the assessment or plan opens, showing such information as the time of creation and the time of the most recent status change.
4. On the *Plans* page, click the **Workflow** button. The *Workflow* section – *Status* category – *Status* page opens.

You can also go to the *Status* page by opening an assessment or plan, and then going to the *Workflow* section – *Status* category – *Status* page.

Status

Client: Lee, David and Lee, Susan

Analysis: Retirement plan

Current Status: Proposed

Next Steps: This analysis has been submitted for approval. Please either approve this analysis by clicking **Approve** or reject this analysis by clicking **Reject**.

Additional Notes: The list of reports that are available for review with this analysis are shown below.

Workflow Actions

Workflow Reports

[Include Alternatives In Reports...](#)

To view the report that has already been generated click the report's title.

Report Name

Optional Reports

[Financial Needs Assessment](#)

Figure 53: Workflow section – Status category – Status page

- If the assessment or plan meets with all compliance criteria and can be implemented, click **Approve**. The status on the *Plans* page changes to *Approved*. Once approved, the assessment or plan cannot be modified, deleted, or returned to *Draft* status.

If the assessment or plan does not meet all compliance criteria and cannot be implemented, click **Reject**. The status on the *Plans* pages changes to *Rejected*.

Reviewing assessments and plans for several clients (online)

To review a proposed assessment or plan from a list of all clients' assessments and plans, follow these steps:

- Go to the **Client Management** section – **Client List** category – **Approval** page.

Clients Approval

[Instructions](#)

Plans

History Reports [Print List...](#)

Status	Client Name	Plan	Plan Type	ID	Proposal Date	User Name
Proposed	Last Name, Client ...	Plan 1	Level 2	1361-1-2	Aug 26 2008 14...	Stinson, Barney
Proposed	Married, Frank & K...	Progress	Level 2	1079-1-11	Oct 27 2010 9:38	Stinson, Barney
Proposed	Test, Head1 & Head2	Plan	Level 2	1118-1-3	Nov 19 2010 11...	Stinson, Barney

Clients Approval [Import Client](#)

[Instructions](#)

Plans

History Reports [Print List...](#)

Status	Client Name	Plan	Plan Type	ID	Proposal Date	User Name
Proposed	Last Name, Client ...	Plan 1	Level 2	1361-1-2	Aug 26 2008 14...	Stinson, Barney
Proposed	Married, Frank & K...	Progress	Level 2	1079-1-11	Oct 27 2010 9:38	Stinson, Barney
Proposed	Test, Head1 & Head2	Plan	Level 2	1118-1-3	Nov 19 2010 11...	Stinson, Barney

Figure 54: Client Management section – Client List category – Approval page

2. Select an assessment or plan, and then do one of the following:

Click...	To...
History	View the history of an assessment or a plan. In the <i>Plan History</i> dialog box that opens, NaviPlan Premium shows such information as the time of creation and the time of status change. Click Close to close the <i>Plan History</i> dialog box.
Reports	View reports that have been generated for a proposed assessment or plan. In the <i>Reports</i> dialog box that opens, NaviPlan Premium shows a list of generated reports. To open a generated report, click the link for the applicable report. Click Close to close the <i>Reports</i> dialog box.
Approve	Approve a proposed assessment or plan that meets all compliance criteria and can be implemented. Once approved, the assessment or plan cannot be modified, deleted, or returned to <i>Draft</i> status.
Reject	Reject a proposed assessment or plan that does not meet all compliance criteria and cannot be implemented. The status changes to <i>Rejected</i> .

If a plan has been approved and you would like to make changes based on your clients' progress, you can create an update plan. For more information, see "Creating an update plan" on page 87.

Creating an update plan

An update plan allows you to track your clients' progress against an approved plan. For information about plan approval, see "The workflow process in NaviPlan Premium" on page 81 and see "Reviewing an assessment or a plan" on page 84. You can update certain sections of an approved plan without changing the clients' goals. Using this NaviPlan Premium feature, you can update recent changes in income, account values, and expenses without affecting the approved plan.

The update plan is populated with information from the approved plan's *Recommended Plan* scenario. If any recommendations from the approved plan were not acted upon, you may have to make adjustments to the updated plan to accurately reflect the clients' current financial situation.

You can compare your clients' progress and the approved plan by generating a *Progress* report. This report helps you to determine how well your clients are staying on track towards attaining their financial goals.

To create an update plan, follow these steps:

1. Go to the **Plan Management** section – **Plan List** category – **Plans** page.

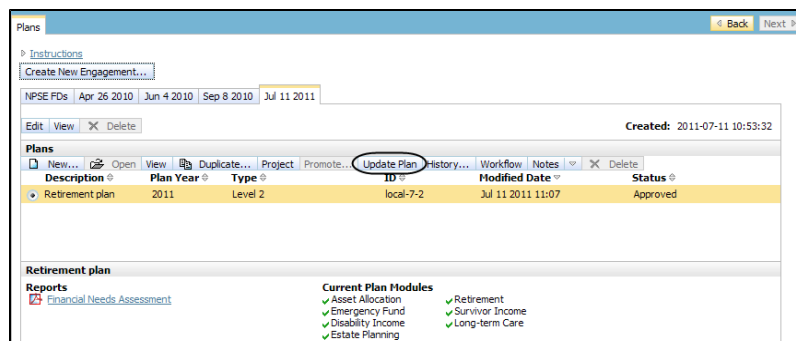


Figure 55: Plan Management section – Plan List category – Plans page (showing approved plan)

2. Select the approved plan, and then click the **Update Plan** button. A copy of the approved plan appears in *Update-Draft* status.
3. Open the newly created plan, and then update it with the clients' most recent data.

Note: Navigation may be slightly different in update plans. For

information about these differences, search for “Update Plans” in the application Help.

- To view a summary of the clients’ progress, go to the **Results** section – **Summary** category – **Summary** page. NaviPlan Premium displays a summary listing the clients’ goals and whether the clients are on track to meet each goal.

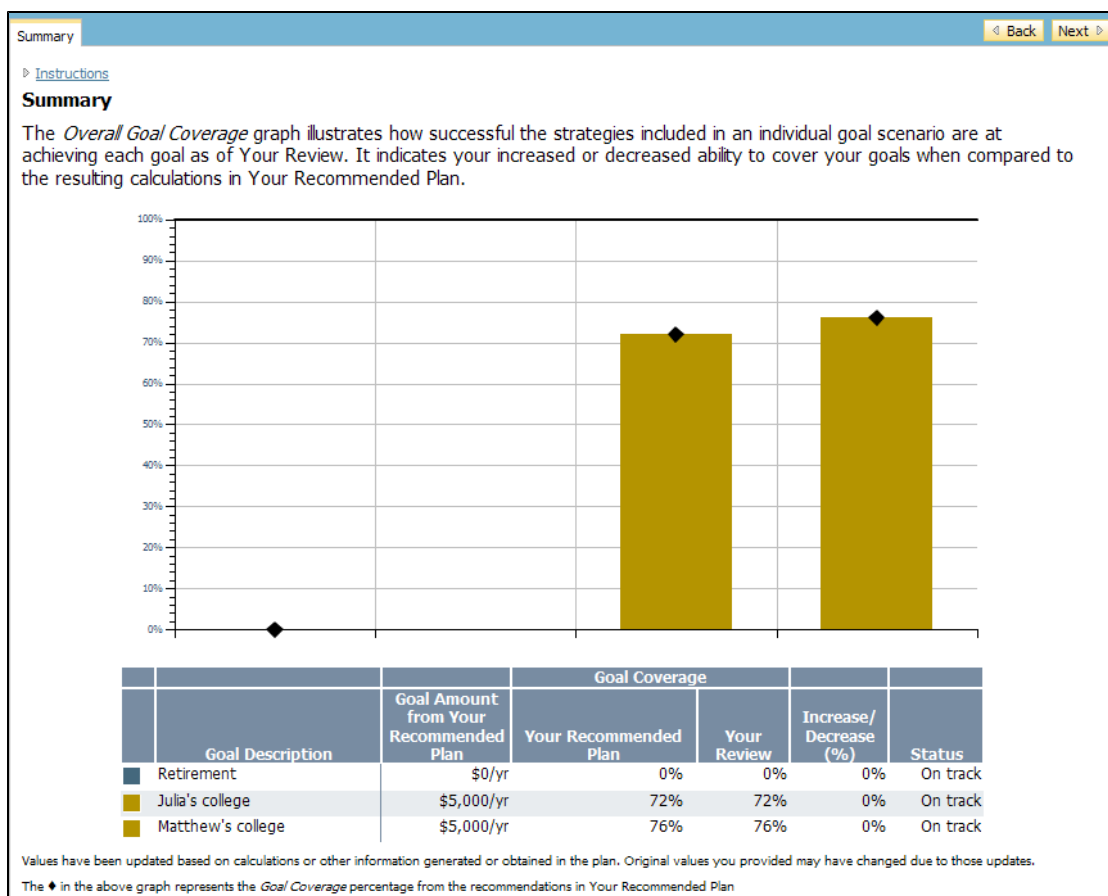


Figure 56: Results section – Summary category – Summary page

- Go to the **Results** section – **Progress Report** category – **Progress Report** page.

Progress Report

Instructions

Reports

Report Name	Template	Action
Progress Report	(Default Template)	Select Document Sections... Generate

Figure 57: Results section – Progress Report category – Progress Report page

- If applicable, select a template to use for the progress report.
- Click the **Select Document Sections** button for the client report.

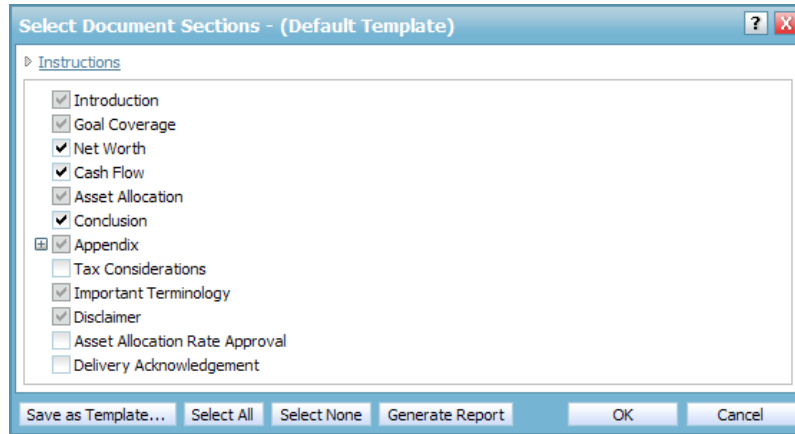


Figure 58: Select Document Sections dialog box

8. Select all sections you want included in the progress report.
9. To save your selections as a template for the progress report, click the **Save as Template** button. The *Save Template* dialog box opens.
10. Enter a name for the template, and then click **OK**. The *Save Template* dialog box closes. Templates you create are available on the *User Preferences* menu – *System Settings* option – *User Preferences - System Settings* dialog box – *Templates* tab.
11. Click **OK**. NaviPlan Premium saves your selections and the *Select Document Sections* dialog box closes.
12. To generate the report, click the **Generate** button. If you generated this report before, this button appears as **Regenerate**.

Chapter 5: Importing information into NaviPlan Premium

If you have information about your clients stored somewhere other than in NaviPlan Premium (e.g., Albridge Solutions), you can import it into NaviPlan instead of entering it manually.

In this chapter:

About importing in NaviPlan Premium	91
Creating external profiles	92
Importing client information	94

About importing in NaviPlan Premium

To import information, follow the procedure outlined below.

1. Select data source.

Before importing any information into NaviPlan Premium, you must identify the data source from which you will import the information. This can be done on the *User Preferences - System Settings* dialog box – *External Profiles* tab. You can choose data sources such as Albridge Solutions.

If the data source is Albridge Solutions, importing will only work in NaviPlan Online and NaviPlan Offline in *Connected* mode. Before you can import from Albridge Solutions, you will have to enter identification information. For instructions, see "Creating external profiles" on page 92.

You cannot import personal information from more than one data source into a single client file.

2. Import personal information into a client file.

Once a data source has been selected, you can create a new client file and import the clients' personal information into that file. Usually not all required information is available for import, and some personal information (for example, the clients' genders) has to be entered manually. For instructions, see "Importing client information" on page 94.

3. Import financial information into a plan.

Once the clients' personal information has been imported into a client file, you can create engagements, plans, and assessments within that file. Then you can import any available financial information into plans. For example, account information can be imported from Albridge Solutions.

Creating external profiles

If you intend to import client or account information into NaviPlan Premium, you must first create an external profile for each source of imported information.

To create an external profile, follow these steps:

1. Go to the **User Preferences** menu, and then select **System Settings**. The *User Preferences - System Settings* dialog box opens.
2. Go to the *External Profiles* tab.

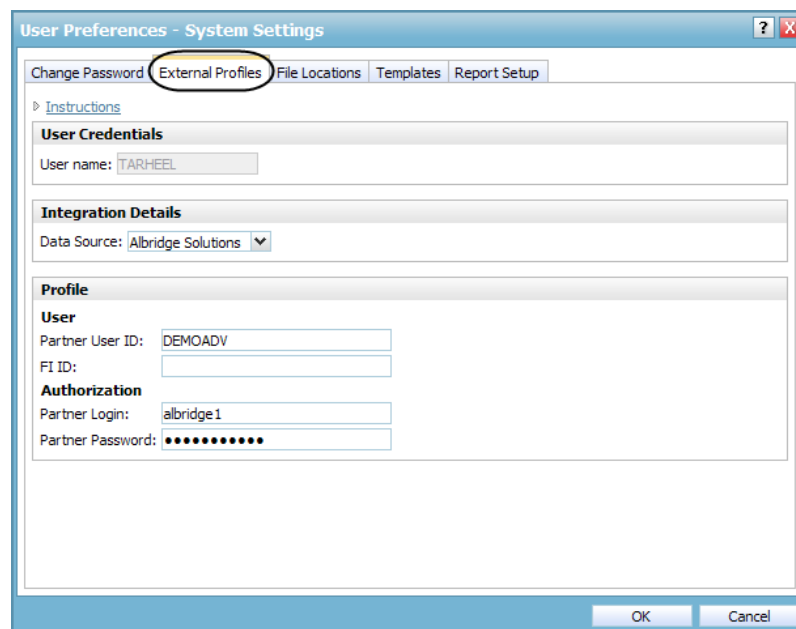
The screenshot shows the 'User Preferences - System Settings' dialog box with the 'External Profiles' tab selected. The dialog has a title bar with a question mark and a close button. Below the title bar are five tabs: 'Change Password', 'External Profiles' (which is highlighted with a red circle), 'File Locations', 'Templates', and 'Report Setup'. The main content area is divided into three sections: 'User Credentials' with a 'User name' field containing 'TARHEEL'; 'Integration Details' with a 'Data Source' dropdown menu set to 'Albridge Solutions'; and 'Profile' which contains a 'User' section with 'Partner User ID' (DEMOADV) and 'FI ID' fields, and an 'Authorization' section with 'Partner Login' (albridge1) and 'Partner Password' (masked with dots) fields. At the bottom right are 'OK' and 'Cancel' buttons.

Figure 59: User Preferences - System Settings dialog box – External Profiles tab

Note: The *File Locations* tab only appears in offline in connected or disconnected mode.

3. From the *Data Source* list, select the source from which you will import information.

When you import client or account information, NaviPlan assumes that the information will be coming from the data source last selected on this page.

4. If you are importing from Albridge[®] Solutions, you must enter your identification information by completing the following steps:

Important: You will only be able to establish an *Albridge Solutions External Profile* if your broker/dealer has signed up for Web services with Albridge Solutions.

To find out if your broker/dealer has signed up for Web services, contact your broker/dealer.

- a. Under *User*, enter your *Partner User ID* (which is normally your Social Security number).

If you work for a bank and you are managing the investments on behalf of the bank, enter the bank's tax ID number in the *Partner User ID* field.

If you do not have the tax ID number, contact your company; Albridge Solutions and Advicent Solutions will not provide this information.

- b. Leave the *FI ID* field blank.
- c. Under *Authorization*, enter your *Partner Login* and *Partner Password*.

Note: If you are using NaviPlan Premium Online, skip the following steps.

5. Go to the **File Locations** tab.

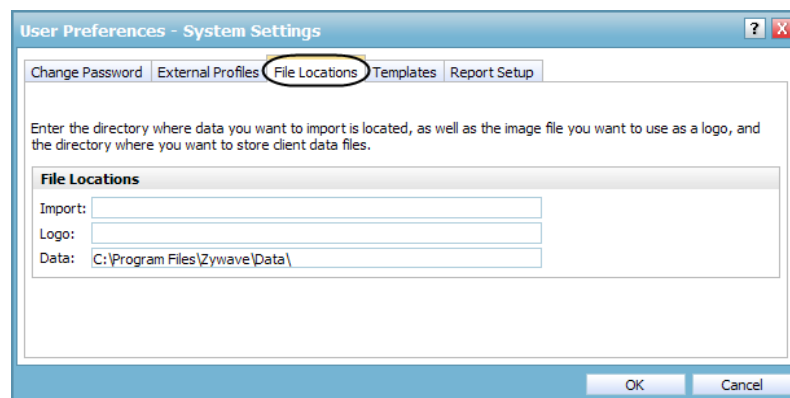


Figure 60: User Preferences - System Settings dialog box – File Locations tab (offline)

6. In the *Import* field, enter the path to the folder where you will import files.

Importing client information

Before importing client information into NaviPlan Premium, you must first create an external profile for the source from which you will import the information. For instructions, see "Creating external profiles" on page 92.

To import client information, follow these steps:

1. Go to the **Client Management** section – **Client List** category – **Clients** page.
2. Under *Clients*, click the **Create New Client** button. The *Client & Plan Creation* dialog box opens to the *Client Information* stage.

Figure 61: Client & Plan Creation dialog box – Client Information stage

3. Select **Individual**, or if the client file is for a couple, select **Joint Analysis**.
4. Under *Client Information*, click **Import**. The *Import Client* dialog box opens.

Note: The *Import* button is only available when you create a new client file. It is not available when editing an existing client file.

5. In the field next to the *Search* button, enter the client surname. You can enter part of the last name and replace the missing character(s) with an asterisk. For example, to search for clients with the last name starting with "La," you would enter *La**.
6. Click **Search**. A list of client names appears.

The 'Import Client' dialog box has a title bar with a question mark and a close button. Below the title bar is a tab labeled 'Instructions'. Underneath is a 'Search' section with a 'Search By:' label. A dropdown menu shows 'Last Name' and a text box contains 'La*'. A 'Search' button is to the right. Below this is a table with three columns: 'Client Name', 'Date of Birth', and 'State'. One row is highlighted in yellow, showing 'Larson, Kristie', 'Oct 19 1992', and 'NY'. At the bottom are four buttons: 'Back', 'Next', 'Finish', and 'Cancel'.

Client Name	Date of Birth	State
Larson, Kristie	Oct 19 1992	NY

Figure 62: Import Client dialog box

7. Select the client from the list, and then click **Next**. The *Import Client* dialog box updates to show fields for the client.

The 'Import Client' dialog box now shows a 'First Client' section. It contains a table with seven columns: 'First Name', 'Last Name', 'Date of Birth', 'Gender', 'Tax Filing Status', 'City', and 'State'. The row contains 'Kristie', 'Larson', 'Oct 19 1992', a dropdown for 'Single', a dropdown for 'Bronx', and a dropdown for 'New York'. At the bottom are four buttons: 'Back', 'Next', 'Finish', and 'Cancel'.

First Name	Last Name	Date of Birth	Gender	Tax Filing Status	City	State
Kristie	Larson	Oct 19 1992	Single	Single	Bronx	New York

Figure 63: Import Client dialog box (showing information available for import)

If you're importing married clients from Albridge, you must import the clients individually, and then on the *Client Information* stage, select the appropriate *Tax Filing Status*.

8. Edit the data-entry fields for the individuals and charities listed where necessary.
9. Click **Finish**. The client information is imported into the client file and the *Import Client* dialog box closes. NaviPlan Premium populates the appropriate fields in the *Client & Plan Creation* dialog box.

Updating imported client information

You can update the imported client information for existing family members in the client file.

To update the client information in an existing client file, follow these steps:

1. Go to the **Client Management** section – **Client List** category – **Clients** page.

2. Open a client file that contains imported client information, and then go to the **Client Management** section – **Client Information** category – **Personal Information** page.

The screenshot displays the 'Personal Information' page within the 'Client Management' section. At the top, there are tabs for 'Personal Information' (selected) and 'Advisors', along with 'Back' and 'Next' buttons. Below the tabs, there are links for 'Instructions' and radio buttons for 'Individual' (selected) and 'Joint Analysis'. The main section is titled 'Client Information' and contains a form with the following fields: 'First Name*' (Kristie), 'Last Name*' (Larson), 'Date of Birth*' (Oct 19 1992), 'Gender*' (Female), 'Tax Filing Status*' (Single), 'Street' (99087 Galactica Drive), 'City*' (Bronx), 'State*' (New York), and 'Zip Code' (10474). There are also 'Import', 'Details', and 'Delete' buttons. Below this is a 'Family Members' section with a link for 'Add Family Member'. The 'Beneficiaries' section includes a table with columns for 'First Name/Description*', 'Last Name', 'Beneficiary Type*', 'GSTT Applicable for Client's Gifts', and 'Details Delete'. The 'Update Client' button is highlighted at the bottom.

First Name*	Last Name*	Date of Birth*	Gender*	Tax Filing Status*	Import	Details	Delete
Kristie	Larson	Oct 19 1992	Female	Single			

Street	City*	State*	Zip Code
99087 Galactica Drive	Bronx	New York	10474

First Name/Description*	Last Name	Beneficiary Type*	GSTT Applicable for Client's Gifts	Details	Delete
Other		Other	<input type="checkbox"/>		

[Update Client](#)

Figure 64: Client Management section – Client Information category – Personal Information page (showing the Update Client button)

3. Click the **Update Client** button.

If no information is available to be updated, the message *This Client is already up to date* appears.

If information is available to be updated, the *Update Client* dialog box opens. The information available for the update appears.

4. To proceed with the changes, click **OK**. The client file is updated and the message *This Client has been updated* appears.

If you do not wish to proceed with the changes, click *Cancel*.

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